

# Women's Economic Listening Tours

Tennessee Economic Council on Women

1999-2001

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April 15, 2001

The Honorable Don Sundquist  
The Honorable John Wilder  
The Honorable Jimmy Naifeh  
Members of the Tennessee General Assembly  
Tennessee Citizens

Ladies and Gentlemen:

The Tennessee Economic Council on Women is proud to present the proceedings from 33 Listening Tours held across the state during 1999-2001. These meetings were held in all nine of the Tennessee Development Districts. A Council member chaired each of the meetings. The Council's Executive Director also attended the meetings. The women who attended represented diverse ages, races and socioeconomic levels. Participants came from businesses, corporations, factories and part-time jobs, in both rural and urban areas. Women spoke frankly about issues that concerned them within their communities. They identified economic barriers that prevent them from achieving a good quality of life for their families.

Women at each listening tour suggested solutions and recommendations to address their economic concerns. The recommendations in this publication came directly from the women who participated in the Listening Tours and are not official recommendations of the Tennessee Economic Council on Women. Women across the state consistently identified these issues as primary concerns:

- Increasing women's education
- Finding quality, affordable healthcare
- Finding quality, affordable childcare
- Finding a job that pays a living wage

The Council will use feedback from the Listening Tours as one of its resources to assess Tennessee women's economic status and to develop and advocate for solutions to help women achieve economic autonomy. The publication is organized by Tennessee Development Districts to give a snapshot of women's economic needs in each district. The Listening Tour summary provides a narrative account of women's economic needs and supports the statistical findings regarding Tennessee women documented in *The Status of Women in Tennessee*, a report co-published by the Council in November 2000.

The women who attended these Listening Tours were delighted to have the opportunity to talk about their economic issues with Council members. They were pleased to learn that the Governor and General Assembly had put the Council in place to address the economic concerns and needs of women in Tennessee. The Council looks forward to the opportunities and challenges ahead to assist in improving the status of women in our state.

Sincerely,  
Yvonne Wood  
Chair, Tennessee Economic Council on Women



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## About the Council

The Tennessee Economic Council on Women was created by the One Hundredth General Assembly (see “TCA” § 4-50-101, et seq.) to address the economic needs of women in Tennessee. Following the legislation in 1998, 21 members of the Council were appointed by the Governor, the Speakers of the House and Senate, the Black Legislative Caucus and the Women’s Legislative Caucus. Members of the Council represent each of the nine Development Districts of the State, the State’s university system, the Governor’s Cabinet, women’s organizations, the Black Caucus and the Women’s Caucus, along with other members from the Senate and the House.

### ***Mission Statement***

The Tennessee Economic Council on Women assesses Tennessee women’s economic status. It develops and advocates solutions to address women’s needs to help women achieve economic autonomy. In setting it’s priorities, the Council selects issues that are timely and likely to result in positive changes for women.

### ***Vision***

The Tennessee Economic Council on Women will be regarded as *the* source of information about women’s issues in Tennessee. It is the place to come to identify organizations and activities relating to women in each of the 95 counties. The Council will make major statements and bring significant attention to the issues of educational attainment, occupations and income.

## Members of Executive Committee with Source of Appointment

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## Council Members with Source of Appointment

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Barbara Devaney, M.S.S.W., Executive Director



## Issue Summaries

### Childcare

*“Childcare is a huge problem. Women do not want to work 3-11 p.m. because there are no babysitters at these times. There is no support system to help these people work.” (Dyersburg Temporary Staffing Representative)*

*“I am a full-time student. I work 30 hours per week for \$6.25 an hour and clear \$140 per week. Then I pay \$110 per week for daycare, so what is left? After I pay for childcare, I have nothing left for food or clothing.” (Johnson City Woman)*

Finding quality, affordable childcare was a top priority for women who attended the meetings. Most women will need childcare at some time in order to work and support their families. Some single women said that they worked to pay for childcare, food and rent and could not afford anything else. Some women were not able to work because they could not afford to pay someone to care for their children. Women receiving Families First childcare assistance were worried about paying for childcare after their benefits ended because their wages were very low. However, they were optimistic that they could figure out a way to handle the situation when the benefits ended.

Both married and single women assumed responsibility for providing or finding childcare. It was hard for them to find childcare that would have allowed them to work at high-paying second or third shift jobs. There is a special need for care of infants, sick children and older children. A lack of childcare is directly linked to women’s inability to find a job that pays a living wage. Principals of two Tennessee elementary schools discussed some working mothers who could not afford after-school childcare and left their young children alone at home until bedtime. The principals felt that the mothers did the best they could under the circumstances. Women often have to choose between being a good mother and a good worker.

Childcare is too expensive. Many working mothers have to opt for cheap, available daycare, where their children may have inexplicable injuries or soiled diapers at the end of the day. Women receiving Families First assistance may not be able to find childcare because many daycare centers will not accept DHS childcare vouchers since DHS takes too long to pay the centers.

Women have no one to recover their unpaid child support. The only way to receive any money is to sue the father of their children, which is too expensive. Child support laws are inconsistent across states, which makes it difficult for women living in Tennessee to collect their child support payments from men living in other states. If a man owed as much in taxes as he does in child support, he would be in jail, yet some district attorneys do nothing to get child support for women.

Several senior citizens raising their grandchildren or great-grandchildren felt overburdened. One grandmother, who was raising her grandchild, noted that if she was a young, unmarried mother, various kinds of assistance would be available from the state. She and her husband had worked hard for a lifetime to own their property. When she went to find out what kind of assistance she might get for her grandchild, the agency told her that if she wanted help, she would have to give her assets away to become eligible.

### **Employment and Job Benefits**

*“I have worked as a temporary at this factory seven days a week, twelve hours a day for the past year. If I miss three days of work, I’ll get fired. I have no life.” (Pulaski Woman)*

*“Our employers think there are not enough workers to fill the jobs. There are 460 manufacturing job openings that companies are trying to fill. The bad news is that women don’t know about the jobs or the jobs require a high school diploma, not a GED.” (Dyersburg Chamber of Commerce Staff Member)*

Finding a job that pays a living wage was a top priority for women attending the economic hearings. Women report that it can be difficult for them to find out about high paying jobs because men inform one another, but not women, about job openings. Sexual harassment, both overt and subtle, in the workplace affects many women and determines how women perceive their worth. This makes them less likely to pursue career advancement. There is only a small percentage of female workers who hold administrative and other high paying jobs. Many women can find only part-time work because employers do not want to offer benefits. As a result, women may be forced to work several part-time jobs.

Working mothers must find jobs that will let them work “Mommy Hours.” Since childcare is so expensive, working mothers need to find jobs that will allow them to be home in the afternoon when their children get home from school. Women with children cannot take jobs that are far from their homes, or require travel, relocation or a non-traditional work schedule. Some employers require workers to be on-call and come into work one hour after being notified. Most women with children cannot find childcare arrangements on such short notice. A growing number of childless, working people resent employers’ preferential treatment of employees with children. They do not understand that these children will provide a workforce for the future.

Many women who attended the hearings described jobs that they had held in factories for years. Very few of these jobs included healthcare or retirement benefits. Opportunities for promotion were limited and usually went to men. Raises were few. These women said that the only way to earn more money was to work overtime.

Women from several different Development Districts said that companies headquartered in other states have opened plants in rural areas and brought temporary staffing companies with them to hire factory workers. They said that another way employers

avoid paying benefits is by primarily hiring part-time workers, often women. These workers are made to work without days off, are offered no benefits, no sick or vacation leave and are fired if they must miss work to attend to personal business. This makes it impossible to maintain a family life.

Female entrepreneurs have a different viewpoint. They struggle to support themselves in their businesses and often hire people at low wages to control their costs. They report difficulty in finding and keeping good employees. They struggle to comply with government regulations that seem to increase costs. They balk at legislation that would increase government control over their businesses.

Women without cars who live in rural areas have difficulty getting transportation to a job. Areas that do not have a public transportation system offer women no way of getting to and from work. Women in urban areas still must face an ordeal in order to get to their jobs. Women have difficulty getting to work on time if they have to catch a bus to get their children to daycare and then catch another bus to get to work.

### **Women's Status**

*"I have a real concern about a faulty belief system concerning women, which has led us to domestic violence, pay inequities and thinking we are helpless. This belief system comes from a faulty notion of God, who women are in the face of God and women's place in creation." (Jackson Female Pastor)*

*"Students on campus make rude, disgusting comments to women. There is no accountability." (Male Student at Volunteer State Community College)*

Women are the majority of the population, but men have more power. Men do not respect young, professional women. Some male employers have a buddy system that excludes women. This means that women are not as successful as men with equal intelligence, experience and education.

Parents, schools and churches play a key role in defining girls' roles in society. Many girls are raised to be homemakers, even though most work outside the home as adults. Girls and young women need to develop skills for jobs or home based businesses that pay a living wage. Young girls need to know that they can go into high paying, male dominated fields. Many women still enter traditional female fields, which pay less than non-traditional jobs.

Many women, especially those who are single, find working, attending school and caring for their families and homes with little or no help from men to be difficult. Some men do little in the home to help women. The women feel that excessive family and home responsibilities imperil their mental health, job stability and advancement opportunities. Many women cannot even attend meetings to discuss their economic concerns because they have obligations to their children and husbands.

## Job Training

*“I am really excited about getting trained as a computer repair technician. I don’t want to receive assistance. I will do whatever it takes to support my child.” (Memphis Participant in Sarah Brown YWCA Non-Traditional Job-Training Program)*

*“My husband left me. I took computer training. Now I have a job that pays enough for me to support myself.” (Clarksville Woman at Private Industry Council)*

In general, women attending training programs seemed optimistic about their chances of finding jobs that pay well. Technology Center students who complete business science and licensed practical nursing programs may be able to raise their wages, but would still not earn a living wage upon graduation. A female firefighter said she thought the Fire Department would like to pay her less because she is female, but, legally, it could not. She encouraged others at the hearings to learn to become firefighters because the pay and benefits are good and the work is fun.

Much of the discussion about job training came from employers. One commented that she could not hire older women because they lack training in technology skills. Yet one older woman in Clarksville had completed training in computer technology, was working full-time and supporting herself. While at first intimidated by the technology, she had mastered it and increased her self-esteem at the same time. However, many older women do face a technology skill deficiency, which makes it hard for them to find work.

Several employers in Clarksville said that their younger workers did not have the strong work ethic that their older workers had. These employers thought that younger workers needed training in respecting authority, dressing appropriately, arriving on time and calling in if they were sick. One entrepreneur said she was so desperate for employees, she allowed people with terrible work habits to continue in their jobs.

Some women receiving Families First assistance said they were not aware of the job training programs available. Welfare reform was supposed to provide people with job training, but the women said little training or education is offered. Many think the Families First program is essentially job placement and no training.

The Department of Labor and Workforce Development’s Career Centers replaced the services offered through the Job Training Partnership Act. One negative result was that students could no longer receive financial aid through both Pell Grants and the Workforce Investment Act. This means they have less money to live on while attending training or school.

## Education

*“I am the first person in my family to graduate from high school. They are all so proud of me and I am proud of myself.” (Chattanooga Woman)*

*“I have a daughter and a son. I want children to be raised to believe they are equal. My daughter is graduating with a degree in chemistry. We need to push our young ladies to be the best they can be.” (Jackson Woman)*

Many women in GED and other training programs reported that they had quit high school because they were pregnant. Some cultures see girls as baby factories whose education is not important. Women quit school because they were ill, had to get jobs to help support their families or had to leave abusive family situations. Some women did not see the point of getting an education when they could receive a government check. Most of these women had had jobs in factories. Several women said that their husbands discouraged and thwarted them from returning to school.

Women in technical school training programs often reported that lack of childcare, transportation and emotional support prevented them from remaining in or returning to school in the past. However, there are strong motivators for women to return to school. Education is the economic equalizer. In general, women are increasingly aware that more education usually equals higher pay. A woman reported that one of the few Dyersburg factories with a good employee benefit package requires employees to have a GED or high school diploma.

The cost of a woman’s education can strain a family’s finances. Women who want to go back to school often have a difficult time finding scholarship money to finance an education. Other women have too many family responsibilities to go back to school.

Women who are illiterate or have not completed high school have a nearly impossible time finding work that pays above minimum wage. However, even women with an education may have a difficult time finding work where they will not be harassed and that will pay a living wage. Tennessee female college graduates’ earnings have just recently reached the earnings of Tennessee male high school graduates.

Families First clients can receive financial assistance and childcare while they complete educational or job-training programs. Some college students who attended the hearings were attending school, working full-time in low wage jobs and had children at home. They were determined to continue in school until graduation. Some worried that they would not get a job that paid enough after they earned their degrees.

## Pay Equity

*“You love what you do, so why do you want to make a decent living? Can you imagine someone saying that to a physician?” (Chattanooga Teacher)*

*“State and federal laws require employers to pay men and women equally. It is not happening. What are the legislators doing to make sure we all get equal pay? It’s the 21<sup>st</sup> Century. Who is taking care of business?” (Johnson City Woman)*

Women are not paid as much as their male counterparts. Men are paid higher wages than women for equal work. Despite having the same experience and more training, women are consistently paid a lower wage. Both government and the private industry routinely pay new male workers more than veteran female workers, who have more skills and tenure. Women leaving jobs often see men take the jobs they are vacating and receive higher pay. Some women say they have been passed over for promotions by men they had trained.

Some women report instances of overt, illegal discrimination in hiring practices, on the job treatment, promotions and pay. Women who filed complaints have been fired. Although vehicles are in place for women to challenge discrimination, women fear retaliation if they use them. A Chattanooga hospital will not give women applications to be Emergency Medical Technicians.

Female employees often do not receive equal recognition for their labor and are not taken seriously in the workplace. Women frequently perform management level functions, but are paid support staff salaries. In areas where pay is low for all jobs, women’s pay is even lower. Some employers justify paying women lower wages because they know that their husbands make a good living.

Female dominated occupations, such as teaching, nursing and secretarial and social work, do not pay well. Women in these jobs have a low standard of living and worry about retirement. The State of Tennessee does not keep salary data based on sex, so many women may not even know if they are earning less than men doing the same job.

## Healthcare

*“You have to decide whether you have enough money to go to the doctor.”  
(Jackson Woman)*

*“My husband is a truck driver and he is gone all of the time. Both of his parents are elderly and very sick. Whenever they need anything, it falls on me.” (Pulaski Woman)*

Finding quality, affordable healthcare and affordable health insurance were major priorities for women attending the meetings. Many women with whom we spoke have worked many years for companies that do not offer health insurance. They said that private health insurance is so costly, they cannot afford to buy it for their families. Others said that quality healthcare is available, but only for women with health insurance. Single working mothers have a particularly hard time affording healthcare for their families.

Women's health insurance coverage is not equal to that given to men. The benefits women do receive are not enough to cover them and their families. Many women cannot take the health insurance option at their place of employment because the cost would equal or exceed the women's weekly wages.

Female entrepreneurs, and others who do not have employer-sponsored healthcare, have difficulty finding and affording health insurance. Businesses with three or four employees cannot offer insurance benefits. Many small business owners would love to provide group insurance and want to pay employees more than a minimum wage, but they cannot afford it.

Women receiving TennCare said that fewer physicians accept it now. Some women are traveling great distances to see physicians who will accept TennCare. These women worry about getting fired because they are missing work to take their children to doctors. Doctors who will accept TennCare often have long waiting lists, which make it hard for women to get appointments.

People look to women to care for elderly parents, as well as children. Everyone will eventually have to care for his or her parents. Women can become emotionally and financially torn from caring for older relatives. The women reported that adult daycare is rarely available, but often needed. Many women are not able to pay for a nursing home for their elderly parents and nursing homes will only accept elderly people who are sick.

Teen pregnancy is both a healthcare and an economic issue for young Tennessee women and their children. Unfortunately, prenatal care is not a high priority when a young woman is trying to decide what to do about her pregnancy. If she drops out of school, a teenage mother has difficulty supporting and obtaining healthcare for herself and her child.

A Dyersburg teacher said that pregnancy is a status symbol for girls attending her high school. She and many others with whom we spoke, are convinced that girls and boys need sex education and incentives to be childless until they are able to provide financial and emotional support for their children. The high rate of teen pregnancy in their community is a matter of grave concern.

## Domestic Violence

*“Domestic violence erodes women and children’s self-esteem. It is not the kids’ fault their father was abusive. The kids had to deal with why dad tried to kill us. We spent months living in the car. I couldn’t enroll the kids in school without an address. Once a week, the kids would sleep at a friend’s house so they had an address.” (Johnson City Woman)*

*“It is part of the Latino culture for men to beat their wives. Latina women cannot get help from social service agencies because service providers do not speak Spanish. I would like to see a time when women who are abused have a place to go and call it home.” (Memphis Latina Woman, who cannot speak English, through an interpreter)*

Many women do not realize that mental and emotional abuse is domestic violence. Domestic violence has disastrous economic effects on women. Women without jobs or incomes of their own are at a great disadvantage because they are financially dependent on their batterers. Battered women with jobs often stay in abusive relationships because they are afraid of losing their jobs if they take time off from work to file charges, go to court, talk with their attorneys or temporarily leave the area for safety reasons.

Often, domestic violence goes unreported because the victims feel shame, humiliation, fear and the lack of a support system. Some women described verbal abuse from husbands, fathers and boyfriends, who made such comments as, “You are fat, ugly and stupid. No one else would have you.” Incredibly, one woman told us that her health insurance company denied her coverage for her domestic violence injuries because they were a “lifestyle choice.” This “choice” is, itself, the product of domestic violence. Many women in rural areas do not have access to a domestic violence shelter. Domestic violence programs that do exist do not have enough money to run necessary programs.

The protective orders against abusive men are often not enforced. Judges can be ignorant about domestic violence. Some judges think it is easy for a woman to leave an abusive relationship. They do not understand that many abusive men control the money, which keeps women financially dependent upon them. It can take women years to save enough money to pay for a divorce.

Women report that poverty, homelessness, low self-esteem and mental health issues are continuing problems for them and their children because of family violence. Children who witness domestic violence in their homes are more likely to commit violent offenses. Even when women are able to escape from a violent home life, they risk losing custody of their children. Battering men are getting custody of their children by reporting women for child neglect, since the women cannot afford to care for the children’s basic needs. Women are returning to batterers to be with their children.

Some women have no legal recourse for domestic violence. Tennessee legislators did not agree to pass legislation in 2000 that would have made penalties for men who rape their



wives the same as the penalties for men who rape an acquaintance or a stranger. Some legislators feared that women might use false rape charges against their husbands in divorce proceedings.

### **Capital and Credit**

*"I have been on loan committees. Banks look at women and their businesses differently. Banks do not underwrite many loans for women." (Pulaski Businesswoman)*

*"It's easy to get a credit card, but I can't get a loan to fix up my house."  
(Chattanooga Woman)*

Women believe it is harder for them to get a loan than it is for men. Women often need their husbands to co-sign for a loan, but husbands rarely need their wives to co-sign. Some banks and financial institutions treat women disrespectfully and require more information from them. Women's loan and credit requests are denied more often than men's credit and loan applications.

Many women attending the hearings were entrepreneurs. Some said bank officers acted condescending when they applied for financing for their companies. Others were unsure how to access special loan pools available through the Small Business Administration or Women's Resource Centers. Particularly in Pulaski, women entrepreneurs seemed to feel isolated from small business assistance available to women in urban areas.

A woman commented that credit cards are being "thrown at" women today. There was discussion about how this has increased the number of women in prison for writing bad checks and committing credit card fraud. Women are held responsible for their husbands' debts, even if they file an order of protection against the men. Divorced and separated women who are forced to pay off their ex-husbands' bad debts wish the courts would garnish the ex-husbands' wages instead. A husband's debts can destroy a woman's credit.

Women need assistance with housing loans. Mortgage loan programs for women and other low-income people are not well advertised or easily accessible. Many women said that separated women had more difficulty getting loans than divorced women. Others said that divorced women who did not establish credit in their own names while married had difficulty getting credit. Several women with good credit histories in their own names reported that bank loan officers had told them it was "against policy" to make loans to single women. Quite a few women felt they needed better financial management training.



# FIRST TENNESSEE DEVELOPMENT DISTRICT

## PRIORITIES:

- 1) Increasing women's education
- 2) Finding quality, affordable healthcare
- 3) Finding quality, affordable childcare



**Johnson City Listening Tour  
East Tennessee State University  
May 11, 2000**

*Executive Summary*

Council members Wilsie Bishop and Debbie Dotson organized a forum to hear about the economic issues facing women living in the First Tennessee Development District. The meeting was hosted by East Tennessee State University (ETSU). Forty-nine local people from social service agencies, Welfare to Work programs, ETSU, Eastman Chemical, Senator Bill Frist's office and other organizations attended. The group talked primarily about employment, domestic violence, childcare and family responsibilities.

*Discussion*

- 1) ***Employment*** – Participants reported instances of overt, illegal discrimination in hiring practices, on the job treatment, promotions and pay. Women who filed complaints have been fired. Although vehicles are in place for women to challenge discrimination, women fear retaliation if they use them. Many group members were concerned about Tennessee's closing of the Welfare to Work program and its replacement with Career Centers mandated through the state's Workforce Investment Act.
- 2) ***Domestic Violence*** - Women reported that poverty, homelessness, low self-esteem and mental health issues were continuing problems for them and their children because of family violence. Several participants saw healthcare for battered women and children as vitally important.
- 3) ***Childcare*** – There are not enough affordable day care slots. The cost of childcare is prohibitive for most women. Even women with decent, affordable childcare had trouble keeping their jobs if they had to stay home very often with their sick children. Senator Bill Frist's representative said he is researching and investigating the quality of childcare and is alarmed by reports of the number of deaths and accidents occurring in childcare centers.
- 4) ***Eldercare*** – Care for the elderly usually falls to women, so eldercare is a woman's issue. A representative from the Area Agency on Aging said she receives phone calls everyday from people seeking help for their mothers and grandmothers, but there are no resources. Unless elderly people are sick, they cannot enter nursing homes.
- 5) ***Family Responsibilities*** – Women felt that excessive family and home responsibilities imperiled their mental health, job stability and advancement opportunities. No one seemed to live with a man who shared the homemaking responsibilities.

*Participants' Recommendations*

- 1) ***Employment*** – Women need to learn equal protection laws and company procedures for filing employee grievances. Women should join together when reporting discrimination to prevent company retaliation against individuals. All female

employees need information on federal and state discrimination laws, procedures and contact information for filing complaints. The Council should research what happened to all of the women who lost their jobs when the Welfare to Work program ended.

- 2) ***Domestic Violence*** – Local women should develop a family violence shelter, resource list and phone referral service for information about health and human services in Northwest Tennessee.
- 3) ***Childcare*** – Employers must develop childcare resources, offer childcare as a benefit and give employees more flexible schedules.
- 4) ***Eldercare*** – Women need to contact their legislators about the need for more funding of elderly services.
- 5) ***Family Responsibilities*** – Parents need to raise their children to understand that both sexes must carry out household responsibilities. Women must require the men in their lives to assume more care taking and homemaking responsibilities. Women should involve men in changing their lower status. Women should also support each other by having strong networks.

# EAST TENNESSEE DEVELOPMENT DISTRICT

## PRIORITIES:

- 1) Finding a job that pays a living wage
- 2) Finding quality, affordable healthcare
- 3) Finding quality, affordable childcare





**Knoxville Listening Tour**  
**University of Tennessee, Knoxville Student Center**  
**June 29, 2000**

*Executive Summary*

Council members Sandra Moore, Pat Postma and Faith Tapp arranged and facilitated this meeting at the University of Tennessee, Knoxville Student Center. Executive Director Barbara Devaney and Research Assistant Jessica Peccolo also attended. Twenty-two women and three men participated in the discussion. The central theme of the meeting was that women need to be positive and pro-active in order to improve their quality of life. The group recommended ways to improve education, healthcare and economic and community development.

*Discussion*

- 1) ***Training and Education*** – Teen pregnancy is an epidemic. Girls are not getting an education before they become pregnant. Grandmothers are often left to bear the responsibility of raising grandchildren. Some women do not see the point of getting an education when they can receive a government check.
- 2) ***Pay Equity*** – Women are the majority of the population, but men have more power. The quality of work, rather than a worker's sex should determine a person's wage. Companies locate to this area because they know they can get low-cost labor in this poorly educated region. Women who work for these employers expect low wages because they do not have the skills and education to demand more. In some jobs, employees must be willing to move. Women are not able to relocate because of their family responsibilities. Many women cannot even attend meetings to discuss their economic concerns because they have obligations to their children and husband.
- 3) ***Healthcare*** – Women's low economic status limits their access to medical care. An unhealthy woman does not have the physical ability to keep a job and earn a living wage. Many women are not able to pay for nursing care for their aging parents. TennCare is not accessible to anyone who owns property, even if the person lives below the poverty level. Public programs for health and mental health are being cut in the state. Women who hold physically demanding jobs risk being injured and not being able to earn a living. Some doctors do not take women seriously. Their complaints can be written off as PMS or nerves.
- 4) ***Economic and Community Development*** – Women who do not have financial troubles are not willing to help women who need aid.
- 5) ***Credit*** – Women can get credit, but often the interest rates and the credit limits are not equal to those of men. Loans are hard for women to attain. Lending decisions are most often made by men.

*Participants' Recommendations*

- 1) ***Training and Education*** – Women can raise their wages through training and education for decision-making and administrative responsibilities. More women need to own businesses. Women need training for all types of jobs that pay a living wage.

Women need to learn how to empower themselves and each other. Education and success in the career cannot be separated. Education must come first. Girls need to be supported and encouraged at a young age. Older women who were homemakers need resources and guidance on how to continue their education. Public education needs to be revamped to train women to think independently. Women must learn and demand their rights.

- 2) ***Pay Equity*** – Women need to support each other in the workplace. Women need to know how to negotiate for the salaries they deserve. They must learn men’s salary figures. Women need to stop being complacent.
- 3) ***Healthcare*** – Women must educate themselves on the healthcare system and learn how to obtain insurance.
- 4) ***Economic and Community Development*** – Women need to communicate with each other in order to learn of each other’s problems and encourage one another. Women must acknowledge their similarities. Women must love and take pride in themselves before they will succeed in bettering their situations. When women see ways the community needs to be improved, they need to step up and offer to work for change.

# UPPER CUMBERLAND DEVELOPMENT DISTRICT

## PRIORITIES:

- 1) Finding a job that pays a living wage
- 2) Finding quality, affordable healthcare
- 3) Finding quality, affordable childcare



**Crossville Listening Tour**  
**Women's Domestic Violence Shelter**  
**August 10, 2000**

Executive Summary

Council member Jane Powers arranged and facilitated this meeting. The eight-member group included two domestic violence survivors and six staff members. Executive Director Barbara Devaney and Research Assistant Jessica Peccolo also attended. Recommendations made to the Council included having access to affordable childcare in order to make women less dependent upon men, forcing men to pay child support and having better enforcement of laws that are already established to protect women.

Discussion

- 1) **Families First**– Women are required by law to rent a two-bedroom apartment to receive assistance, but many women cannot afford the rent and security deposit. It may take a woman a few months to save up enough money to afford an apartment, which can leave her stuck in a shelter in the interim. Women who are the working poor can either not work and collect assistance or work and live paycheck to paycheck. They have no incentive to work.
- 2) **Childcare** – Women have no one to recover their unpaid child support. The only way to receive any money is to sue the father of their children, which is too expensive. If a man owed as much in taxes as he does in child support, he would be in jail, yet the district attorney does nothing to get the money for the women. The system is made for men, not women and children. It can take the district attorney's office over six months to get to a child support case.
- 3) **Credit** – Men are the primary account holders regardless of who opens the account. Women are often held responsible for their husbands' debts, even after they file an order of protection against the men. Women are also accountable for paying their husbands' debts rather than having the husbands' wages garnished. A husband's debts can destroy a woman's credit. Women have trouble getting loans in their own names. At times, it is easier for a woman to put a loan in her son's name.
- 4) **Domestic Violence** – The protective orders against men are often not enforced. Judges can be ignorant about domestic violence. They think it is easy for a woman to leave an abusive relationship. In reality, many abusive men control the money, which keeps women financially dependent upon them. It can take a woman years to save enough money to pay for a divorce. Often, domestic violence goes unreported because the victims feel shame, humiliation, fear and the lack of a support system. Some women do not even realize that mental and emotional abuse is domestic violence.

Participants' Recommendations

- 1) **Families First** – Families First should help women pay their housing costs, especially the deposits on an apartment. Families First should also offer incentives for women to work rather than receive aid.

- 2) ***Childcare*** – If more women could receive their full child support in a timely manner, far fewer would be living in poverty. Affordable, safe childcare would make it easier for women to work and be more independent. Women need help in getting their child support payments.
- 3) ***Credit*** – Women need to be able to access their own credit. Husbands should be responsible for their own debts, especially abusive men who have protective orders against them.
- 4) ***Domestic Violence*** – Protective orders against abusive men need to be enforced. Divorce needs to be affordable. A support system needs to be established for abused women. Women should receive support in the workplace because this is where they are away from their abusive relationships.

**Crossville Listening Tour**  
**Good Samaritan Organization**  
**August 10, 2000**

*Executive Summary*

Council member Jane Powers arranged and facilitated this meeting. Executive Director Barbara Devaney and Research Assistant Jessica Peccolo also attended. The eleven-member group included professional staff members, board members and women from low-income families who are clients of the organization. The women recommended restructuring Families First to accommodate the working poor. Education was a top concern for the women, both in its accessibility and funding.

*Discussion*

- 1) ***Better Jobs and Benefits*** – Women in rural areas without cars have difficulty getting transportation to a job. Since childcare is so expensive, working mothers need to find jobs that will allow them to be home in the afternoon when the kids get home from school. While there are jobs available in the area, they do not pay enough to make ends meet.
- 2) ***Childcare*** – Some women are not able to work because they cannot afford to pay someone to care for their children. Child support laws are inconsistent across states, which makes it difficult for women living in Tennessee to collect their child support payments from men living in other states.
- 3) ***Healthcare*** – TennCare is not easily accessible. Doctors who will accept TennCare often have long waiting lists, which makes it hard for the women to get appointments. Some mothers cannot afford necessary medication because their deductible is too costly.
- 4) ***Training and Education*** – Women who want to go back to school often have a difficult time finding scholarship money to finance an education. Being illiterate makes it nearly impossible for women to find a job that pays above minimum wage. Women with technical training may have a difficult time finding work where they will not be harassed and that pays a living wage. Some women cannot find any work that pays above the minimum wage, even after completing specialty training.
- 5) ***Pay Equity*** – Employers may pay female employees minimum wage while paying men a higher wage and face no legal sanctions for this discrimination.

*Participants' Recommendations*

- 1) ***Better Jobs and Benefits*** – The women infer that they would be more apt to work if they were aware of jobs that will allow them to be home after their children's school day and also pay well.
- 2) ***Childcare*** – Because of the high cost of childcare, many women say they cannot work and afford to pay someone to watch their children. If the state or employers offered affordable childcare, more women say they would work. The women also agree that getting them their child support payments would allow them to better care for their children.

- 3) ***Healthcare*** – The women have trouble finding doctors who will accept TennCare in their area. A listing of acceptable doctors would be useful for them. Due to the long waiting lists at TennCare doctors' offices, more doctors are needed on TennCare.
- 4) ***Training and Education*** – Education programs are needed for women who want to further their education or become literate. Easy access to training facilities would help some women begin working rather than receiving aid.
- 5) ***Pay Equity*** – Enforcement of laws prohibiting unequal payment practices is necessary to ensure that women are paid for the full value of their labor.



**Crossville Listening Tour**  
**Crossville Depot Center**  
**August 10, 2000**

*Executive Summary*

Council member Jane Powers arranged and facilitated this meeting. Executive Director Barbara Devaney and Research Assistant Jessica Peccolo also attended. The meeting began with a Presentation of Proclamation by Crossville Mayor J. H. Graham. He designated August 10, 2000 as Women's Economic Opportunity Day. The women in the group recommended that emergency housing be provided for battered women and their children. They also expressed a desire for a communication link to network female business owners and successful women with women who need mentors.

*Discussion*

- 1) ***Better Jobs and Benefits*** – Women have to find jobs that will let them work “Mommy Hours.” Many women do not have their own cars and the city does not have a public transportation system, so they have no way to get to work. Women are willing to take lower paying jobs in order to have some form of an income, but the men refuse, and bring in no income to the family.
- 2) ***Childcare*** – Many childcare centers do not offer services for women who work during the second and third shifts. The Families First stipend is not enough money for a woman to not work and receive benefits, rather than to work outside the home and pay the cost of childcare. Mothers often have to leave their children with family members who also are facing the same economic challenges. Women need to have transportation in order to get to their homes, to daycare and to the work place.
- 3) ***Healthcare*** – Competition is strong for any job that provides health insurance. Employees will work for less money if the job includes health insurance. Many women cannot take the health insurance option at their place of employment because the cost would equal or exceed their weekly wage.
- 4) ***Domestic Violence*** – Husbands can emotionally abuse their wives by making the women choose between their husbands and their education. It can take a long time for a battered woman to build up the courage to leave an abusive situation.
- 5) ***Housing*** – There is a lack of affordable housing for low-income families. Families who cannot get accepted into public housing may be forced to live in their cars. A six-month wait for public housing is the norm.

*Participants' Recommendations*

- 1) ***Better Jobs and Benefits*** - Professional women and female business owners should be able to network with one another in order to train and place women in jobs. Successful women need to reach out to women in need of guidance on how to earn a living.
- 2) ***Domestic Violence*** – The local court systems need to recognize the victim's rights and bring abusive husbands to justice. There needs to be an emergency shelter or housing facility for women in need.

- 3) ***Education*** – Women need to know how to access education. Women know the importance of education, but they need help in finding ways to afford it. More scholarships need to be available for women who are going back to school.

**Crossville Listening Tour**  
**Tennessee Technology Center**  
**August 10, 2000**

*Executive Summary*

Council member Jane Powers arranged and facilitated this meeting with seven women in a nursing class at Tennessee Technology Center. Executive Director Barbara Devaney and Research Assistant Jessica Peccolo also attended. The group spent time brainstorming issues that concerned them and solutions to these issues prior to the Council visit. The members of the group recommended that women be given incentives to go back to school. They should also be made aware of scholarship money to help them finance an education. The group also wanted more information on their legal rights pertaining to working conditions and equal compensation between the sexes.

*Discussion*

- 1) ***Better Jobs and Benefits*** – The women expressed concern about their legal rights on the job site. They felt that employers are able to create an uncomfortable work environment or fire a female employee without cause and women have no legal recourse except to hire an attorney. The women also felt that equal pay laws are not enforced.
- 2) ***Healthcare*** – Women's health insurance coverage is not equal to that given to men. The benefits women do receive are not enough to cover them and their families.
- 3) ***Pay Equity*** – Men are paid higher wages than women for equal work. Despite having the same experience and more training, women are consistently paid a lower wage.
- 4) ***Training and Education*** – Married women are not eligible for aid if their husbands do not work, even if the women are students. The cost for a woman's education can strain a family's finances. Women who do receive aid from Families First are cut off as soon as the woman starts work.
- 5) ***Childcare*** – Childcare is too expensive. Women who are students experience difficulty in finding providers who will care for their children.

*Participants' Recommendations*

- 1) ***Better Jobs and Benefits*** - Increase women's awareness of their legal rights. Enforce equal pay laws. A grace period should be given to women who are beginning to work, but have been receiving Families First financial aid. This would allow them to financially adjust to working.
- 2) ***Healthcare*** – Increase women's health insurance benefits to cover the entire family.
- 3) ***Pay Equity*** – Audit industries and make them accountable for pay discrepancies.
- 4) ***Training and Education*** – Women who are going to school to better themselves should be eligible for aid. Increase awareness of education/in-service scholarships and grants by posting a listing of available aid and explaining scholarship requirements.
- 5) ***Childcare*** – The state should provide vouchers to cover childcare costs. Daycare centers should be given incentives, such as tax credits, to provide care for students.



# GREATER NASHVILLE DEVELOPMENT DISTRICT

## PRIORITIES:

- 1) Increasing women's education
- 2) Finding quality, affordable healthcare
- 3) Finding quality, affordable childcare



**Nashville Listening Tour  
Women's Resource Center  
October 5, 2000**

*Executive Summary*

Council member Linda Knight facilitated this meeting held at the Cumberland Valley Girl Scout Council office and organized by the Women's Resource Center. Council member Brenda Speer and Executive Director Barbara Devaney also attended. The group consisted of twelve female entrepreneurs. The women suggested how the Council could help them as business owners and the ways they thought their female employees could best be assisted. Recommendations from the women included ways small business owners could improve employee loyalty, childcare, training, education and healthcare.

*Discussion*

- 1) ***Small Business Concerns*** – It is difficult to find quality employees today. Entrepreneurs have noted that some employees have negative attitudes and little or no work ethic. Families and schools are not preparing their children to be good workers. Female business owners often lack a networking system.
- 2) ***Family Responsibilities*** – Some men do not do things to help at home.
- 3) ***Healthcare and Pay*** – Businesses with three or four employees cannot offer insurance benefits. Small business owners would love to provide group health insurance and want to pay employees more than minimum wage, but they cannot afford it.
- 4) ***Credit*** – Women believe that it is harder for them to obtain loans than it is for men to get a loan. Women find it difficult to get loans without their husbands being co-signers.

*Participants' Recommendations*

- 1) ***Small Business Concerns*** – Business owners need to invest more training and effort in employees and find ways to establish worker loyalty. Workers have more positive attitudes when they feel that they are working for a team. Employers can accomplish team-building by giving recognition in front of peers, offering incentives for workers with the highest productivity and having an employee of the month to build confidence. The Department of Labor and Workforce Development needs to assist small businesses with tax credits for employee training.
- 2) ***Healthcare*** – Small business owners, including women, should be able to combine in order to obtain group rates on health insurance. This would help both women business owners and employees of small businesses.
- 3) ***Training and Education*** – Information for female business owners needs to be made widely available. Mentoring programs, women friendly businesses and larger companies being involved in schools will help women business owners. Women need to be involved politically.

- 4) ***Better Jobs and Benefits*** – To make a positive work atmosphere, businesses can give women recognition and profit sharing. Vocational schools need to teach business life skills.



**Nashville Listening Tour  
Bethlehem Center Daycare  
October 5, 2000**

*Executive Summary*

Council members Senator Thelma Harper and Representative Mary Pruitt and Council Chair Ronnie Steinberg conducted this listening tour with fifteen mothers at Nashville's Bethlehem Daycare Center. The women discussed Families First programs, childcare and transportation problems.

*Discussion*

- 1) ***Families First*** – Families First does not push for clients to get an education, but rather to go to work. Although the caseworker is supposed to tell clients they can attend school, often, they do not.
- 2) ***Childcare*** – Families First customers receive free daycare for eighteen months while they are in training, working or attending school. However, when the daycare ends, many women quit work and go back on welfare because they cannot afford to pay for daycare. Working women also have trouble getting care for their sick children, since many daycare centers will not care for them. The quality of teaching and the safety of children are major concerns for some women. Many mothers have to opt for cheap, available daycare, where their children may have inexplicable injuries or soiled diapers at the end of the day. Legislation passed in 2000 requires each center that receives tax dollars to have a curriculum and offer specific programs.
- 3) ***Transportation*** – Families First customers are eligible to purchase cars through the state. Some former Families First customers do not understand why they are not also eligible to purchase these cars.

*Participants' Recommendations*

- 1) ***Families First*** – The state should conduct a study of Families First clients to identify and address the problems with daycare, transportation, employers paid to hire Families First customers and Families First caseworkers. Some members of the group think that the state caters too much to Families First customers. The state should subsidize childcare for the thousands of low-income families trying to make it on their own, without help from the government.
- 2) ***Childcare*** – Low-income working parents without any benefits cannot afford daycare and need help from the state. People whose incomes are close to the poverty level need help paying for daycare. One mother suggested dropping in on daycare programs unexpectedly to see how the children are being treated. She suggested reporting any problems to the state.

**Nashville Listening Tour**  
**Bethlehem Center-Pharmacy Technician Program**  
**October 10, 2000**

*Executive Summary*

Council member Representative Mary Pruitt facilitated this meeting with ten women at Nashville's Tennessee Technology Center. The group consisted of Families First pharmacy technician trainees with high school degrees or GEDs. The women were taking a combination of classes and would have clinical experience training in a pharmacy. Upon certification and passing a state exam, students expect to earn between \$10 and \$14 an hour. The group discussed how they learned about the training, why they were seeking it and how they expected it to affect their lives. They also discussed the Families First program's strengths and weaknesses.

*Discussion*

- 1) ***Job Training*** – The training program struggled during 1999, its first year of operation, when few students completed the program. Bethlehem Center, Tennessee Technology Center, Families First and CVS Pharmacies worked together to improve the new program. The students were grateful to Families First for offering this training, childcare, cash assistance and the opportunity to be self-supporting. Graduation from the program would provide them with the tools to move up from dead-end, minimum wage jobs.
- 2) ***Transportation*** – Several people in the class had interest-free loans on cars retired by the state and sold to Families First customers for \$6000 or less through the First Wheels Program. Others in the class wanted to know how to apply and whether they could trade in cars they currently owned.
- 3) ***Childcare*** – Some were concerned about the cost of childcare after they began work as pharmacy technicians. They questioned whether they would have any money left after paying \$85 to \$100 per week in childcare.
- 4) ***Families First*** – The women said it was difficult to get in touch with anyone at DHS. They said they always had a different caseworker and caseworkers were sometimes dictatorial, unresponsive and condescending. Most people trying to access services do not get information that would be useful to them, such as learning about the pharmacy technician training program.
- 5) ***Education*** – Most of the trainees had not finished high school. No one tried to convince them to stay in school.

*Participants' Recommendations*

- 1) ***Job Training*** - Families First caseworkers need to give customers more information about what programs are available to them.
- 2) ***Education*** – Girls need to be taught to plan for the future rather than to drop out of school to earn money at a minimum wage job. Parents must instill in children the importance of getting a good education.

**Nashville Listening Tour  
Bethlehem Center-GED Class  
October 10, 2000**

*Executive Summary*

Council member Representative Mary Pruitt and Executive Director Barbara Devaney facilitated this meeting with nine women enrolled in the Bethlehem Center GED class. The women were learning math and reading skills in the class, which is a prerequisite to receiving Families First cash assistance. All of the women were Families First participants reading at a sixth or seventh grade level. They would advance to a different classroom once they could read at a ninth grade level. Two group members were concerned they would not be able to get a decent job because of their criminal records. They were critical of their treatment by DHS workers. Several, who were supposed to get bonuses for reaching a certain reading level, were disappointed that DHS had not sent them any money. They wished that DHS would not take away their food stamps and benefits when they became employed. Several members of the class did not arrive on time and were not focused on gaining job skills in order to get a job. The women spoke of the barriers they face in life and in employment rather than the opportunities available for job training offered by DHS, such as the competent staff facilitating their GED class.

*Discussion*

- 1) ***Employment*** – Two participants with criminal records could only find jobs in restaurants, warehouses or as housekeepers, earning low wages and no benefits. One felt that she could clear her record if she could afford an attorney. Another woman was concerned that if she took a job, Families First would eliminate her benefits.
- 2) ***Education*** – Several participants dropped out of school because of pregnancy or bad grades. Some class participants complained because Families First took away their benefits if they missed five days of class per month. They said that sometimes it was difficult to get to school because of transportation problems. One participant was disappointed that Families First did not pay her a promised bonus check after she reached the sixth grade reading level.
- 3) ***Families First*** - Class participants said they had to wait hours to see their caseworkers at the Department of Human Services. If they missed their DHS appointment, they had to wait a month to get another and lost their benefits in the meantime. DHS workers sometimes act disinterested in them. One participant said, “If they have an attitude, I have an attitude.”
- 4) ***Housing*** – They said it is hard to get section eight housing unless you know someone and get moved to the top of the list. They said life in the projects is like living in a war with frequent shootings and gangs. They did not feel safe allowing their children to leave their apartments. There was nowhere for the children to play. They hoped to get good jobs, move out of the projects and buy nice cars.

### Participants' Recommendations

- 1) **Families First** – Families First customers would benefit if DHS would not cut food stamps and raise women's rent when they get jobs. Caseworkers' attitudes need to improve.
- 2) **Employment** – It would be helpful to have a list of employers willing to hire people with criminal records.

**Nashville Listening Tour  
Nashville Women's Political Caucus  
October 10, 2000**

*Executive Summary*

Council Listening Tour Co-Chair Yvonne Wood facilitated this meeting, held at Legislative Plaza. Council Chair Ronnie Steinberg and Executive Director Barbara Devaney also attended. The ten-member group included social service workers, government employees and Nashville Women's Political Caucus board members. The Caucus members discussed their concerns as small business owners and made recommendations as to how the Council could help them and their employees. The overriding theme of the meeting was that people's perceptions of women need to change. The group members thought women must increase their self-esteem in order to improve their economic situations.

*Discussion*

- 1) ***Small Business Matters*** – Entrepreneurs struggle with paying women a living wage while still making a profit. Women business owners, as well as men, pay their female employees low wages. Women business owners often enter into businesses with lower profit margins. Some women make bad business decisions because they want to help people. Female, as well as male, small business owners may have a hard time charging enough to make a profit and still have the public afford their goods and services. Some employees want to leave work to attend family events. This makes single people, or employees without children, think they have to work harder and that people who are allowed to leave work have special privileges.
- 2) ***Healthcare*** – Some assisted living facilities and nursing homes provide very poor care. People look to women to care for elderly parents, as well as children. Health insurance available to women does not cover all medical services, such as nutrition and counseling.
- 3) ***Training and Education*** – Families do not encourage girls to have careers.
- 4) ***Domestic Violence*** – A huge group of demoralized women do not think they have a way out of violent relationships.

*Participants' Recommendations*

- 1) ***Healthcare*** – Women have worked well together to be empowered and have a voice in breast cancer research. They could do the same in other areas to increase funding. Women could work with the Office of Women's Health to increase their funding.
- 2) ***Training and Education*** – Families First caseworkers need to tell clients about educational opportunities and scholarships. Public Service Announcements about education and scholarships would increase women's awareness.
- 3) ***Domestic Violence*** – Research is needed on Tennessee's share of the funding from the Violence Against Women Act. The money could be used to increase training for police and to establish a toll-free number for women who are being abused.

- 4) ***Education*** – Too many women do not have a high school education. Schools need to teach students how to deal with money and financial responsibility.

**Nashville Listening Tour**  
**Nashville League of Women Voters**  
**October 24, 2000**

*Executive Summary*

Council Listening Tour Co-Chair Yvonne Wood arranged and facilitated this meeting held at Nashville's Council of Community Services office with thirteen League of Women Voters members. Council members Jane Powers, Linda Knight and Yasmeen Mohiuddin and Executive Director Barbara Devaney also attended. The group discussed employment practices, childcare, capital and credit, job training, healthcare, the environment, divorce mediation law, the Commission on Fatherhood, education, job training, the wage gap, the Welfare to Work program, housing and teen pregnancy. These women concentrated on the issues and needs of other women more than on their own personal issues.

*Discussion*

- 1) ***Employment Practices*** – Tennessee's Department of Economic and Community Development (ECD) gives tax breaks and other benefits to companies relocating to Tennessee to take advantage of its low wages and taxes. These companies have created a new class of temporary workers who work very long hours for them with no benefits. People are afraid to report unfair labor practices because they are desperate for jobs. Immigrants move to Tennessee to take these jobs and they send their children, who cannot speak English, into the school systems. Integrating immigrants into Tennessee schools is very costly to the area's infrastructure. It may not be cost effective for Tennessee to move these companies here. An additional problem is the wage gap. A growing number of childless working people resent employers' preferential treatment of employees with children. Some childless people do not want to pay taxes to educate other people's children. They do not understand that these children will provide a workforce for the future.
- 2) ***Families First*** – Welfare Reform was supposed to provide people with job training, but little training or education is offered. The Families First program is essentially job placement and no training. People never get the same caseworkers.
- 3) ***Mediation in Divorces Involving Children*** – One participant was pleased that the Tennessee legislature recently passed legislation requiring divorcing parents to decide in advance what is best for the children. She said that this would help women to have more resources to relieve them of the total burden of caring for the children.
- 4) ***Healthcare*** – Another member of the group said that women have more healthcare needs than men do and are responsible for their children's healthcare. One fourth of Tennessee children are on TennCare. Teen pregnancy is still a very serious problem. Children who are having children get lost in the economy.
- 5) ***Childcare*** – Quality, safe childcare is the top issue for the League, which will keep its eye on how the new procedures for childcare centers work. There was a concern that the new zero tolerance childcare legislation might have been an overreaction to a few isolated, rare deaths of children in childcare centers.

- 6) **Housing** – Helping women obtain affordable, decent, safe housing should be one of the Council’s top priorities. Tennessee Housing Development Authority (THDA) provides grants for homeowners in rural areas. THDA programs benefit female heads of households. The State of Tennessee has almost no money for housing.
- 7) **Education** – This is a major League priority because it is a great economic equalizer. There are now more women in Tennessee colleges than men. However, many Tennessee women do not graduate from high school. Tennessee is 49<sup>th</sup> in education and “sinking.” It is both a woman’s issue and a state of Tennessee issue. Tennessee has low expectations for its education system. The counties surrounding Nashville do not offer students a curriculum that allows them to compete for the top national schools. Colleges do not expect Tennessee students to be the best and brightest.
- 8) **Capital and Credit** - Banks uniformly ask women seeking small business loans for their husbands’ financial statements, but rarely ask men applying for loans for their wives’ statements. Women should partner and pool resources with one another for loans and capital. Some thought that single women have a better chance of being treated fairly by bankers. However, it is very difficult for separated women to obtain business loans.
- 9) **Environment** – Air and water quality are important issues that affect our quality of life and health. Asthma is on the increase because of poor air quality. There were more asthma days last year than in the last decade.

#### Participants’ Recommendations

- 1) **Employment Practices** – The Council should find a way to intervene on companies violating wage and hour laws with their temporary employees. There needs to be an avenue for temps to fight for their rights. If Tennessee is giving a company a tax advantage for locating here, the state should do a tax cost/benefit analysis to see if they are helping or hindering the state’s economic well being. ECW should do a profile book on which companies get the biggest grants. The public should know whom the companies employ, how many women are executives, what percentage of the employees are temps and if they give employees benefits.
- 2) **Healthcare** – There should be more family planning taught in schools. Schools should offer childcare, so teen mothers can continue their education.
- 3) **Education** – The school systems need to be given money to fund the English as a Second Language (ESL) students who are entering the school system as a result of increased immigrant labor for new businesses.



**Nashville Listening Tour**  
**National Coalition of One Hundred Black Women, Metropolitan Nashville Chapter**  
**February 20, 2001**

*Executive Summary*

Council member Senator Thelma Harper facilitated this meeting with the organization, 100 Black Women, hosted by Access Med Plus. Council member Brenda Speer, Council member Representative Mary Pruitt, Executive Director Barbara Devaney and Research Assistant Heather Stein also attended. The women primarily discussed domestic violence, pay equity and eldercare. They also suggested ways women can increase their status and power within the community.

*Discussion*

- 1) ***Eldercare*** – Everyone will eventually have to take care of his or her parents. The burden of caring for kids and older relatives usually falls to women. Some companies provide for eldercare, but it is rare. Women can become emotionally and financially torn from caring for older relatives.
- 2) ***Domestic Violence*** – Children who witness domestic violence in their homes are more likely to commit violent offenses. Some government workers, such as firefighters, are not trained to detect domestic violence. This is changing because of new legislation. Teachers may be afraid to report domestic violence because they do not know that they can and that it is illegal for them not to report it. They may be concerned about damaging the victim's reputation. Lawyers and judges may not be able to stop domestic violence because of confidentiality. It is very difficult to get the district attorney to prosecute statutory rape cases.
- 3) ***Pay Equity*** – Pay inequities exist not only because of sex, but also because of race. Pay inequity is worse for workers in more professional jobs. The state government does not keep salary data based on sex, so women may not know if they are earning less than a man doing the same job.
- 4) ***Transportation*** – Women cannot get to work on time if they have to catch a bus to get their children to daycare and then catch another bus to get to work. Many women have to go through an ordeal before they even get to work.
- 5) ***Women's Status*** - Often times, women do not benefit from new jobs the state creates, such as in TennCare and road construction. Many women face a glass ceiling in corporate America while other women cannot afford their basic needs, such as healthcare and housing. Women are not as successful as men with equal intelligence, experience and education. The women in the group believed that they would be of higher status if they were doing the same things, but were white males.
- 6) ***Economics*** – Too many women don't know how to make economic decisions for themselves or plan for their retirement. Women are taught to depend on men financially, but often, men do not have enough information to make good decisions.
- 7) ***Families First*** – Customers are only given 18 months of benefits at a time. This is not long enough for some women to finish a GED or job training program that would allow them to get a high paying job.

### Participants' Recommendations

- 1) **Eldercare** – The government should compensate women for caring for an elderly or sick relative. There should be licensed adult daycare centers. Women need to utilize the Family and Medical Leave Act, which allows some employees to take time off from work to care for their ill family member. The state needs female commissioners and leaders who have children, so they will be sensitive to the needs of women.
- 2) **Domestic Violence** – All workers who deal with children should be trained to recognize effects of domestic violence. Women must be willing to report crimes, no matter what the consequences. There should be a children's advocacy group.
- 3) **Pay Equity** – The Department of Personnel should be asked to keep data on salaries earned by men and women so women will know if they are not earning equal pay. Female voters should support candidates who will work to alleviate unequal pay and support a statewide salary study to see if women and minorities are paid equally to men. Women should not support a candidate who will not promise to collect this data.
- 4) **Employment** – Many women need training on how to bid on state contracts. Companies' poor treatment of women should be reported to the public to shed light on unfair and disrespectful practices.
- 5) **Economics** – Women need to seek training to learn basic financial skills, such as making good decisions about job benefits and organizing finances.

**Clarksville Listening Tour**  
**Clarksville Chamber of Commerce**  
**June 20, 2000**

*Executive Summary*

Council member Linda Rudolph arranged and facilitated this meeting hosted by Clarksville's Chamber of Commerce. Council Chair Ronnie Steinberg, Executive Director Barbara Devaney and Research Assistant Jessica Peccolo also attended. Twenty-one Clarksville women participated. Their occupations included a homemaker, academics, business owners, students and government workers. The group was most concerned with finding quality childcare, being able to hire employees with strong work ethics and women supporting themselves after a divorce. The entrepreneurs expressed concern about their inability to find competent workers. Recommendations for improving the women's economic conditions included establishing a support system for minority women to network and increasing the opportunities for educated and experienced women to find high paying jobs.

*Discussion*

- 1) ***Better Jobs and Benefits*** – Clarksville has a limited job market for skilled and educated women. The women are concerned about the small number of women in administrative and other higher paying jobs. Sexual harassment (both overt and subtle) in the workplace affects many women and determines how young women perceive their own worth. Some women are too intimidated to speak out and have accepted the silencing of their voices in the workplace.
- 2) ***Childcare*** – There is a lack of quality, affordable childcare in the area. There is a special need for care of infants, sick children and older children.
- 3) ***Family Life*** – Latch key children have the freedom to commit crimes in the early afternoon hours. Some parents do not have the parenting skills to properly care for their children. This can lead to adults not modeling responsible work ethics to children. Some stepparents may create an abusive environment for children. Often, divorced women cannot afford to live without the support of their husbands.
- 4) ***Pay Equity and Discrimination*** – There are a small number of women in administrative jobs. Women leaving jobs often see men take the same jobs and receive higher pay. Female employees do not receive equal recognition for their labor and are not taken seriously in the workplace.
- 5) ***Transportation*** – Many women, especially those living in rural areas, do not have the necessary transportation to seek educational and employment opportunities.
- 6) ***Women in the Community*** – Young, professional women are not respected by men. Clarksville men have a buddy system in place that excludes women.

*Participants' Recommendations*

- 1) ***Better Jobs and Benefits*** – Minority women need mentors to increase workforce readiness. A better networking system would make all women more aware of the educational and employment opportunities available to them. Since some business

owners are not able to find competent workers and many women are not able to find good paying jobs, a communication system linking these two groups of women is necessary.

- 2) ***Childcare*** – More quality, affordable childcare is needed in the area.
- 3) ***Family Life*** – Women need a support system to help them cope with divorce. They need to learn how to improve their skills and earn an adequate income after a divorce.
- 4) ***Women in the Community*** – Women as a group need to band together and support one another. They need to make the community realize that they are educated and trained to do the same jobs as men and should be compensated equally for their labor. If women unite, their efforts will be stronger. Churches and local social agencies are non-intimidating places for women to go to find out about services and programs available to them.

**Clarksville Listening Tour**  
**Private Industry Council Training Center**  
**June 20, 2000**

*Executive Summary*

Council member Linda Rudolph arranged and facilitated this meeting hosted by the PIC Training Center. Eighteen working class women participated in the discussion. The group's major concerns were pay equity and childcare. The women recommended that women demand to be paid higher wages, enter technology training programs and establish support services to assist one another in finding services available in the community.

*Discussion*

- 1) ***Better Jobs and Benefits*** – Women with children cannot leave home to take jobs that require travel, relocating, are far away from home or require a non-traditional work schedule. Many women can find only part-time work because employers do not want to offer benefits. As a result, women may be forced to work several part-time jobs. Some companies use temporary agencies for hiring. They hire women and pay them low wages with no benefits. It can be difficult for women in Clarksville to find out about high paying jobs because men inform one another about job openings, but not women.
- 2) ***Childcare*** – Quality childcare is expensive. The cost of childcare for several children can consume most of a woman's income. Directors of childcare facilities have a difficult time finding experienced and dependable workers because they pay low wages. Caring for children and working can consume most of a woman's energy and time, so she is not able to find information about services available to help her.
- 3) ***Pay Equity and Discrimination*** – Women in Tennessee are underpaid for the work they do compared to women doing the same jobs in other states. Women are not paid as much as their male counterparts. Women are not paid what they are worth because they do not demand it. Some employers justify paying women lower wages because they know that their husbands make a good living.
- 4) ***Training and Education*** – Women still enter traditional female fields, which pay less than non-traditional jobs. Older women face a technology skill deficiency, which makes it hard for them to find work.
- 5) ***Obstacles for Women*** – Legal fees related to separation and divorce make it hard for women to provide adequately for their children. Women may not be able to qualify for loans if they are separated from their husbands instead of divorced.

*Participants' Recommendations*

- 1) ***Better Jobs and Benefits*** – Part-time employees should be given benefits.
- 2) ***Childcare*** – All childcare providers should require their employees to attend state training. Local women need support services, like the opportunity to volunteer at a childcare facility in return for free care of their children.

- 3) ***Pay Equity and Discrimination*** – If women start making demands and setting their standards higher to advance in the job market, they will start making better money. Women must believe that they are worthy of the same education and quality jobs as men and that they deserve the same compensation for their work.
- 4) ***Training and Education*** - Women have to push for a place in non-traditional fields to open up more opportunities for themselves. Women would have more employment opportunities if they entered technical training programs.

**Gallatin Listening Tour  
Volunteer State Community College  
October 26, 2000**

*Executive Summary*

Council member and State Representative Beth Halteman Harwell arranged and facilitated this meeting with eleven students, nine men and two women, in her Government and Politics class at Volunteer State Community College. Executive Director Barbara Devaney also attended. The group discussed domestic violence, employment discrimination and the power relationship between the sexes. All of the discussion was between the men in the class, Rep. Harwell and Ms. Devaney. The women in the class did not enter the discussion.

*Discussion*

- 1) ***Domestic Violence*** – Some students could not understand why women stay with men who beat them. A criminal justice student noted that women stay for economic reasons and that a marriage is over once the police are called. Some women are ashamed to report abuse because they would be stigmatized and some women believe the abuse is their fault. The students agreed that the penalty for spousal rape should be the same as the penalty for other types of rape. Rep. Harwell noted that the legislators did not agree to pass legislation in the last session that would have made rape penalties the same for married men because some male legislators feared that women might use false rape charges against their husbands in divorce proceedings. One student was concerned that a man arrested for domestic violence would lose his right to own a gun.
- 2) ***Men, Women and Power*** – The students saw rape as an issue of equality. Several class members acknowledged that men mistreat women, even in casual dating relationships on campus. They saw this as an existing problem because women are afraid to speak out about abuse. They commented that neither of the two female students had been willing to speak during the discussion.
- 3) ***Employment Discrimination*** – The group agreed that women should still benefit from affirmative action programs and were not concerned about reverse discrimination against men. One student noted that at his last job, women were neither promoted, nor paid, at the same rate as men. Most students were surprised that pay inequities still exist between men and women. The group discussed how men could be labeled as pedophiles for wanting to work in childcare. Sex stereotyping in the nursing profession is a problem as well.

*Participants' Recommendations*

- 1) ***Domestic Violence*** – Women need more shelters and children need to be removed from abusive situations so they do not repeat the cycle of abuse.
- 2) ***Men, Women and Power*** – Women need to learn to be self-sufficient and to speak up for their rights.

- 3) ***Employment Discrimination*** – Women should be awarded more government contracts. Women need to unionize. Schoolteachers and nurses should unite into one union. Women should get as much education and training as possible to combat discrimination.



# NORTHWEST TENNESSEE DEVELOPMENT DISTRICT

## PRIORITIES:

- 1) Finding quality, affordable childcare
- 2) Finding a job that pays a living wage
- 3) Increasing women's education



**Dyersburg Listening Tour**  
**Dyersburg Literary Society**  
**May 4, 2000**

*Executive Summary*

Council Listening Tour Co-Chair Marianna Williams organized and facilitated the listening tour hosted by the Dyersburg Literacy Society. Female representatives from the Literacy Society, students attending GED training and community leaders in business, education and government participated. The group discussed education, job training, employment and childcare.

*Discussion*

- 1) **Education** – Dyersburg teachers fear they are failing young girls who do not realize they need to learn how to support themselves and complete their education. Teen pregnancy can be a girl's way of escaping a negative home life. Girls do not understand that they cannot fulfill their potential if they have a child at age 15. Dyersburg's Three Oaks Middle School has a Family and Consumer Science Living Course with sections on home economics, budgeting, bank accounts, charge cards and careers. Most Dyersburg Literacy Society students are single mothers who have been abused by men either physically or psychologically. The Chamber of Commerce is encouraging companies to join the "Adopt A School" program to prepare their future workforce. Through this program, businesses send professionals into the classroom to talk about the skills needed in the workplace.
- 2) **Job Training** – In 2000, Tennessee created regional Career Centers designed to house training and other services under one roof. At the Career Center, people can apply for Families First benefits, Food Stamps and do a job search. The Career Center program replaced the services offered through the Job Training Partnership Act. One negative effect is that students could no longer get financial aid through both Pell Grants and the Workforce Investment Act, which means they have less money to live on while attending training or school.
- 3) **Employment** – When the Chamber of Commerce tries to recruit companies to move to the Dyersburg area, companies have to be convinced there is a workforce to fill their jobs. Temporary staffing companies have difficulty filling both clerical and industrial positions. Dyersburg employers are most interested in hiring people with technical and vocational skills.
- 4) **Childcare** – Women with children have difficulty working for many of Dyersburg's largest employers because of impossible employer demands and limited childcare.

*Participants' Recommendations*

- 1) **Education** – Employers should be involved with the local schools, from kindergarten through high school, to help children plan careers.
- 2) **Job Training** – Further study is needed on how the Career Centers are meeting low-income women's needs. Some of the GED Literacy Society students were raised on welfare and have never had jobs. These women may take longer to transition from

welfare to work. They need to learn the basic job behaviors of arriving on time, being bathed and dressed for work and being willing to follow instructions.

- 3) ***Childcare*** - Local companies should be encouraged to establish a childcare center. The employers can join together to offer dependable childcare for their workers. The pay for teachers and childcare workers should be raised to attract more people to these fields.
- 4) ***Employment*** – Human Resource departments that cannot find workers should offer more flexible schedules, job sharing, childcare and other benefits to attract women.

**Dyersburg Listening Tour**  
**Dyersburg Chamber of Commerce**  
**January 14, 2000**

*Executive Summary*

Council Listening Tour Co-Chair Molly Williams arranged and facilitated this meeting hosted by the Dyersburg Chamber of Commerce. The women discussed the problems with employment in their area. The biggest obstacle for working women in Dyersburg is the limited availability of childcare, which makes it impossible for them to find desirable employment. The group recommended on-site childcare facilities.

*Discussion*

- 1) **Employment** – Women have difficulty working for Dyersburg’s largest employers. One company requires workers to be on-call and come into work one hour after being notified. Most women with children cannot find childcare arrangements on such short notice. Another firm, which pays \$10 an hour, cannot recruit female employees for the night shift because there is no childcare available at this time. The Chamber of Commerce reports that these same types of problems exist in Weakley and Tipton Counties.
- 2) **Childcare** – A lack of childcare facilities is directly linked to women’s inability to find jobs that pay living wages. One local company offered on-site childcare for its workers, but provided no healthcare or benefits. Another company asked a DHS worker to gather information on providing on-site childcare, but the worker found that its facilities would not meet DHS requirements, so they abandoned the idea.

*Participants’ Recommendations*

- 1) **Employment** – Companies tell the Chamber of Commerce that they are willing to relocate to Dyersburg if the town proves that it can provide a workforce. The Council should send out a press release to all the counties in the state so that women statewide know that the Economic Council on Women exists.
- 2) **Childcare** - The Chamber should work with local companies to band together and establish a childcare center.



# MEMPHIS AREA DEVELOPMENT DISTRICT

## PRIORITIES:

- 1) Finding quality, affordable healthcare
- 2) Finding a job that pays a living wage
- 3) Finding quality, affordable housing





**Memphis Listening Tour**  
**Sarah Brown YWCA**  
**Women's Foundation for a Greater Memphis**  
**University of Memphis Center for Research on Women**  
**May 23, June 8 and November 15, 2000**

*Executive Summary*

Memphis Community Activists Mickey Babcock and Ginger Ralston planned and organized the June listening tour, hosted by the Women's Foundation for a Greater Memphis. Council Listening Tour Co-Chair Molly Williams and Council members Linda Knight and Jane Powers facilitated this meeting. Executive Director Barbara Devaney facilitated the May meeting, hosted by the Sarah Brown YWCA. The women at this meeting were participants in a computer training program. Dr. Barbara Ellen Smith and Marty Schmidt of the University of Memphis facilitated the third meeting, hosted by the University of Memphis Center for Research on Women. The Memphis women discussed issues of domestic violence, job training, reaching out to young girls and issues affecting minority women. The group at the Women's Foundation would like for a representative from Memphis to be appointed to the Economic Council to represent their interests.

*Discussion*

- 1) ***Job Training*** – Memphis Families First caseworkers told most of the Sarah Brown YWCA computer training participants about this job training opportunity. None of the trainees interviewed had been able to support themselves with their previous jobs. Memphis has living wage jobs, but women need training on how to obtain and retain them.
- 2) ***Minority and Immigrant Women*** – It is estimated that unregistered and registered Hispanics comprise nearly 10% of Memphis' population. Because many cannot speak English, abused Latina women are almost a hidden population, feeling trapped, isolated and desperate. Their children frequently do not attend school because their parents are in the United States illegally. Most Latinos do not know about social service agencies, whose workers rarely speak Spanish.
- 3) ***Mental Health*** – Many women with mental illness need institutional or group care. Mentally ill people commit crimes and harm others while living on the street. Women with mental health problems were often physically and/or sexually abused as children.
- 4) ***Girls*** – Young girls need to know that they can go into male dominated fields that pay a living wage. Girls and young women need to develop skills for jobs or home based businesses that pay a living wage, which is \$11.15 per hour in Memphis.
- 5) ***Domestic Violence*** – In addition to physical and emotional damage, domestic violence has economic effects for women. Women without jobs or incomes of their own are at a great disadvantage because they are financially dependent on their batterers. Batterers often block women from getting the education or skills that could move them toward financial independence. Battered women with jobs often stay in abusive relationships because they are afraid of losing their jobs if they take time off from work to file charges, go to court, talk with their attorneys or temporarily leave

the area for safety reasons. When a woman does leave a batterer, it takes time for her to recover physically, emotionally and economically.

*Participants' Recommendations*

- 1) ***Job Training*** – The Council should begin a job-training initiative to study the types of training being offered through Families First and the Workforce Investment Act to determine whether women are getting living wage jobs as a result of their training. The Council should also obtain information from Families First and the Department of Labor and Workforce Development to learn what training programs are working in the state.
- 2) ***Minority and Immigrant Women*** – Encourage Memphis to develop a service system for Latina women and publicize information about services for Latina women in Spanish news outlets. Encourage social service agencies to hire Spanish-speaking staff. The Tennessee Department of Education needs to reinstate full funding for English as a Second Language classes in Memphis schools. Publicize in Latino news outlets that the Immigration and Naturalization Service has proposed new rules that allow battered women from other countries to avoid deportation from the U.S. if they are being abused.
- 3) ***Mental Health*** – Advocate to the legislature to improve treatment for the mentally ill.
- 4) ***Domestic Violence*** – Encourage the University of Memphis to conduct a study on the economic impact of domestic violence on women. Work with the Tennessee Lawyers' Association for Women to develop a legal issues brochure on medical and job protection for women under the Family and Medical Leave Act, sexual harassment law and the legality of giving women points leading to termination because of family violence and other issues. Develop services to help women transition back to work after a domestic violence incident.
- 5) ***Women's Status*** – Establish a consortium of women to notify one another when action is needed. Mobilize schools and churches to join the project. Elect more women to the legislature and recommend them for political appointment. Raise money to advocate women's issues. Create a network for female business owners. Call legislators when important women's legislation is introduced.

# SOUTHWEST TENNESSEE DEVELOPMENT DISTRICT

## PRIORITIES:

- 1) Increasing women's education
- 2) Finding quality, affordable healthcare
- 3) Finding quality, affordable childcare



**Jackson Listening Tour  
Lambuth University  
May 2, 2000**

*Executive Summary*

Council member Lachelle Norris facilitated a meeting with forty-five women, hosted by Lambuth University. Council Chair Ronnie Steinberg, Council member Minnie Bommer and Executive Director Barbara Devaney also attended. The women discussed education, childcare, domestic violence and the issue of equality between the sexes.

*Discussion*

- 1) ***Education*** – There was concern that some girls are raised in cultures that see girls as baby factories whose education is not important. Women do not always take advantage of the educational opportunities available to them.
- 2) ***Families First*** – Some women on Families First were not aware of the educational programs available.
- 3) ***Childcare*** – Most working women will need childcare in order to work and support their families. For many women, childcare is a prerequisite to working and/or attending school.
- 4) ***Healthcare*** – The group was concerned about the number of people in temporary jobs with no health insurance.
- 5) ***Domestic Violence*** – Batterers want to control women. They do not want women to get an education or a good job.
- 6) ***Equality*** – Girls are still raised to be homemakers, even though most work outside the home as adults. Parents, schools and churches play a key role in defining girls' roles in society.

*Participants' Recommendations*

- 1) ***Education*** – Women need to emphasize to their daughters that they can enter any career field and should not feel limited because they are females.
- 2) ***Families First*** – Determine whether Families First caseworkers are required to tell customers that they can continue to receive benefits while taking advantage of training and educational opportunities rather than getting a job. Find out if success is defined by Families First as getting women into jobs or getting women into training and educational opportunities. Find out if there is a limit to how many Families First clients can enter job-training programs.
- 3) ***Healthcare*** – Employers should be mandated to offer health insurance with low premiums for family members.
- 4) ***Equality*** - Parents need to teach girls to believe in their own competency, value and equality with men. Girls need to be encouraged to develop math and science skills and know about all of the career options available to them. Boys need to be taught at a young age to treat girls as equals. Girls need to be involved in mentoring programs to learn about career opportunities available to them. The Council should produce a brochure on women's rights under the law.



# SOUTH CENTRAL TENNESSEE DEVELOPMENT DISTRICT

## PRIORITIES:

- 1) Finding quality, affordable healthcare
- 2) Finding quality, affordable childcare
- 3) Dealing with discrimination in the workplace





**Columbia Listening Tour  
United Auto Workers Women  
November 12, 2000**

*Executive Summary*

Nine female autoworkers, employed by Saturn, attended this meeting led by Council member Brenda Speer and Executive Director Barbara Devaney. Healthcare, increasing women's education and discrimination in the workplace were the group's top priorities. Several women had taken these non-traditional jobs years earlier because they divorced or their families needed more income. Some were amazed that they had worked in these jobs for over twenty years. The women were grateful for their good salaries, benefits, treatment by male co-workers and on-site childcare, but were concerned about the lack of opportunities for other women. They felt that Tennessee women should be more outspoken and less controlled by their husbands. They want to start a mentoring program to encourage girls and women to acquire skills to take care of themselves financially throughout their lives. They want to promote non-traditional technical jobs, which do not require a college degree, to women and girls.

*Discussion*

- 1) ***Capital and Credit*** – Grandmothers, who increasingly are raising their grandchildren and want houses, have trouble getting mortgage loans. The comment was made that lenders typically want a man to hold a mortgage loan. One woman said that minority women are charged higher interest rates. Another said that the banking industry is run by men who look down on women.
- 2) ***Alimony and Child Support*** – Several Saturn men are living in their cars because of their high alimony and child support payments.
- 3) ***Living Wage*** – While union women make decent wages, other women in the community do not. Families First women cannot support themselves and their families making \$7 per hour at local restaurants. There are few job opportunities for women that pay a living wage. Female workers, even women with graduate level degrees working in university settings, often make less than union women without college degrees. Some people in the community consider union people the “enemy.”
- 4) ***Health Insurance*** – Women go back on Families First because they lose TennCare benefits after working eighteen months without cash assistance. Grandmothers with custody of grandchildren cannot put them on their health insurance unless they have legal custody.
- 5) ***Work and Family Balance*** – The group felt that men focus primarily on making money, but women have to make money and also take care of their homes, sick children and elderly, infirm parents. Women often quit work for several years to take care of their families, which reduces their Social Security benefits at retirement.
- 6) ***Employment Discrimination*** – Unions educate women on their legal rights and steps to take if they are treated inappropriately at work by supervisors or peers. Union women want to help other women become better educated about their legal rights. Union men are generally helpful to women who are part of their teams.

*Participants' Recommendations*

- 1) ***Living Wage*** – The UAW women would like to do one or all of the following activities to help area women: a community forum for women, make presentations to girls in schools about high paying jobs that do not require a college degree or develop a mentoring program for women and girls.
- 2) ***Employment*** – UAW women could organize women from other unions across the state to do local initiatives to help Tennessee women with career choice and employment discrimination.

**Pulaski Listening Tour  
Chamber of Commerce  
June 6, 2000**

*Executive Summary*

Council member Brenda Speer arranged and facilitated this meeting hosted by the Pulaski Chamber of Commerce. Council Listening Tour Co-Chair Yvonne Wood and Executive Director Barbara Devaney also attended. Twenty-eight management, support and line staff of large and small businesses, government, social services, banking, insurance, factories and temporary staffing agencies attended. The audience included Job Training Partnership Act clients and staff, a teacher and a student.

*Discussion*

- 1) ***Factory Employment Practices*** – Pulaski companies were exploiting temporary factory workers by paying low wages, offering no benefits, no sick or vacation leave and requiring 80-hour workweeks. Factory employees cannot maintain their families. Factory practices are creating a subculture of unsocialized “latchkey” children.
- 2) ***Unequal Treatment in Lending and Credit*** – Divorcees without credit histories and women with poor credit histories, but successful small businesses and a need for funds for basic home improvements, had trouble getting credit. They said because they were women, banks and financial institutions treated them disrespectfully, required more information from them and denied loan and credit requests more often than men’s loan and credit applications.
- 3) ***Healthcare*** – Women have difficulty finding and affording healthcare and eldercare. Women are concerned about their elderly parents and parents-in-law being able to afford their prescription drugs. Female entrepreneurs, and others who do not have employer-sponsored healthcare, have difficulty finding and affording health insurance.
- 4) ***Childcare and State Collection of Child Support*** – There is a severe shortage of both regular and sick childcare. Women whose child support payments the State of Tennessee had collected from non-custodial parents and lost “in the system” were taking desperate measures to support their families.
- 5) ***Educational and Employment Discrimination*** – Women reported pervasive unequal pay and job perk discrimination by Pulaski employers. Pulaski area schools reportedly discriminate against girls in both sports and academic programs.

*Participants’ Recommendations*

- 1) ***Factory Employment Practices*** – Create a directory of officials, agencies, services and resources. Women need to network with other women to connect with resources.
- 2) ***Unequal Treatment in Lending and Credit*** – Women need to learn to write strong business proposals, to communicate more effectively with lenders and to manage their personal finances (budgeting, qualifying for credit).

- 3) ***Childcare*** – Encourage and persuade employers to offer regular and sick childcare and parenting programs to help women employees balance work and family responsibilities.
- 4) ***Educational and Employment Discrimination*** – Work with schools to offer girls better career, life skills, sports and parenting programs.

**Pulaski Listening Tour  
Hillside Hospital  
June 6, 2000**

*Executive Summary*

Council member Brenda Speer arranged and facilitated this meeting with Council Listening Tour Co-Chair Yvonne Wood. Executive Director Barbara Devaney also attended. The twelve-member group included management, healthcare and support staff at Hillside Hospital, which hosted a luncheon. The issue of childcare for women who work in factories dominated the discussion. The women's recommendations focused on what women can do to better themselves. This included access to education, getting capital and credit and what to do in a domestic violence situation.

*Discussion*

- 1) ***Childcare*** – Insufficient childcare, especially sick, second and third shift and infant childcare, created a stressful situation for working women. Women felt they had to choose between being a good mother and a good worker. Mothers with several children often had to send their young children to different childcare centers because no center had enough room for all of their children.
- 2) ***Capital and Credit Opportunities*** – Several women with good credit histories in their own names reported that bank loan officers had told them it was “against policy” to make loans to single women. Male loan officers in Pulaski have asked women, “Does your husband know you are applying for a loan to take a vacation?”
- 3) ***Healthcare*** – The group said women care for their elderly parents, who would have a difficult time affording Medicare premium increases caused by the Balanced Budget Act. Women who did not have health insurance had difficulty affording prescription drugs for themselves and their children.
- 4) ***Domestic Violence*** – This has been a pervasive problem in Pulaski, where women and hospital staff who suspect domestic abuse have been reluctant to report abuse because “everyone makes it their business to know everything about everyone else in town.” The nearest domestic violence shelter is 18 miles away. Only women who have been severely abused have sought hospital treatment. While Pulaski's female police officers have worked very well with women who have reported abuse, male officers have been intimidating. Pulaski women have stayed in abusive relationships because they did not think they could earn enough money to support themselves.
- 5) ***Pay Equity*** – Although the cost of living in Pulaski is no less than in urban areas, wages in the area are very low. Even nurses start at only \$9.25 per hour, when it takes \$12 per hour to support a family. Pulaski women have been segmented into female dominated care-taking positions that do not pay well. Women working full-time have difficulty paying for childcare. Nurses have demanded and are getting more respect from physicians, but their pay lags behind other Tennessee communities.

### Participants' Recommendations

- 1) **Childcare** – Employers, especially hospitals, should provide on-site childcare and sick childcare for employees. Pulaski women need to learn about and apply for grants to start childcare programs. More childcare agencies need to be recruited to the area. Schools should offer before and after hours childcare staffed by college students with an interest in the field.
- 2) **Capital and Credit** – Women should educate themselves on social security, retirement, credit, loans, investing and legislation.
- 3) **Healthcare** – Women need to take better care of themselves.
- 4) **Domestic Violence** – Women in abusive situations need support groups to help them file charges, divorce abusive men and move out of abusive homes. Male police officers need training to sensitize them to the needs of abused women and to learn how to handle domestic violence cases.
- 5) **Pay Equity** – Women must work together to raise salaries in female dominated fields.
- 6) **Education** – Girls need to begin developing career plans during elementary school. They should visit all types of workplaces and should be taught that any job is open to girls. Junior and senior high school girls should be encouraged to consider all types of careers, including those that have been male dominated. Women need to be taught to be more confident about their skills and more assertive so that they can succeed in the workplace. Girls should learn career skills and plan to earn a living wage. They should not expect, nor should they be taught, that husbands will take care of them. Since many children do not learn the necessary life skills at home, schools should teach children the skills needed for independent, responsible living.

**Pulaski Listening Tour**  
**Pulaski Community Center**  
**June 6, 2000**

*Executive Summary*

Brenda Speer arranged and facilitated this meeting with twenty-five women at the Pulaski Community Center. Council Listening Tour Co-Chair Yvonne Wood, Executive Director Barbara Devaney and Research Assistant Jessica Peccolo also attended. Several attendees worked with or through the Job Training Partnership Act, one as a factory worker and several others worked in blue or pink-collar jobs. A newspaper reporter, businesswoman, a retired school principal and several state and U.S. government workers were also present. The discussion focused on issues for working women: childcare, equal pay and earning enough money to pay for health insurance. The women recommended mentoring groups for women and girls to discuss teen pregnancy, job skills, education and emotional wellness.

*Discussion*

- 1) ***Pay*** – While pay was low for most jobs in Pulaski, women’s pay was even lower than men’s. One company recently terminated women workers in their plant and moved the jobs to another country where women would work for less, but retained male workers in the part of the plant that employed mostly men. Companies hired women part-time to avoid paying benefits. Both government and private industry routinely paid new male workers more than veteran women workers with more skills and tenure. Women frequently performed management level functions, but were paid support staff salaries. Women said that factories were violating the law by refusing to give women sick leave and that nothing was being done about it.
- 2) ***Childcare*** – Pulaski did not have enough childcare for children who are sick, have disabilities or whose parents work second or third shift jobs. Male supervisors have shown little sympathy for women with childcare issues. Pulaski employers have fired women who have taken time off from work to care for sick children. Local colleges did not offer childcare, a deterrent to women seeking more education. Women were exhausted from working all day and taking care of their children and families in the evening. Several participants were grandparents who had returned to work or requested assistance for their grandchildren, whose parents had left them.
- 3) ***Domestic Violence*** – Some women have felt trapped and afraid to leave domestic violence situations. One woman’s health insurance company refused to cover treatment for her domestic violence injuries termed by the company as a “lifestyle choice.” Leaving an abusive husband can lead to a woman’s economic decline.
- 4) ***Child Support*** – One woman, whose ex-husband had beaten her, could not afford to hire an attorney to negotiate for child support. She had to ask her ex-husband directly. Although she did not want to see this man who had battered her, she had to agree to let him visit their child in exchange for child support. It took another woman, whose child’s father had received a substantial raise, one-year to get the court to raise his child support payments. Several women were concerned that non-custodial parents were getting more rights than custodial parents. A non-custodial

mother said she could not afford the child support amount the court had ordered her to pay. The amount was set based on her earning potential rather than on her actual earnings.

- 5) **Healthcare** – Healthcare, eldercare and care for people with disabilities are very difficult to obtain in Pulaski. One audience member depleted all her resources and sold her jewelry to care for her mother. Several working women earned so little, they qualified for TennCare.
- 6) **Women in Policy, Housing and Transportation** – The group agreed that Pulaski does not have enough women in policy-making positions, enough decent, affordable housing or enough transportation alternatives. Some felt the selection process for public housing was unfair.

#### Participants' Recommendations

- 1) **Pay** – Women need to learn to be self-sufficient. They need to be able to provide for themselves. Women need to support and help each other. There should be a support group that offers women training for job skills and life skills.
- 2) **Domestic Violence** – Women need information about resources and emergency assistance available for those in abusive situations.
- 3) **Teen Pregnancy** – Young girls need to be educated about teen pregnancy. If they get pregnant, they need counseling about their options and the options available after the baby's birth. Young mothers need training in parenting and life skills so that they can support themselves and their babies.
- 4) **Education** – Women need to support and help each other. Women and girls should have support groups and training for job and life skills, emotional wellness and emotion/anger management.
- 5) **Churches** – Religious organizations could afford to start after-school programs and other community outreach programs.



**Pulaski Listening Tour  
First National Bank  
June 6, 2000**

*Executive Summary*

Council member Brenda Speer organized this meeting with twenty-six community leaders, hosted by the First National Bank in Pulaski. Council Listening Tour Co-Chair Yvonne Wood conveyed the history of the Council to the group. Executive Director Barbara Devaney summarized the economic issues Pulaski women discussed during the four listening tours conducted earlier that day. The group proposed possible solutions to some of the following issues: childcare, employment discrimination, domestic violence, healthcare, employment issues, job training and education.

*Discussion*

- 1) ***Healthcare and Health Insurance*** – Affording health insurance was the top priority identified by sixty-five Pulaski women who completed questionnaires. Quality healthcare is available, but most women cannot afford health insurance or prescriptions. Although many women have children on TennCare, they have trouble accessing care because TennCare physicians are overbooked.
- 2) ***Childcare*** – Childcare was the Pulaski women's second highest priority. Childcare availability is limited and many working mothers cannot afford the available childcare. There is not enough childcare for infants and sick children. Women who leave work to care for children risk losing their jobs. Increasingly, young children whose parents work long hours in factories are staying at home alone.
- 3) ***Employment Discrimination*** – Finding a job that pays a living wage was women's third highest priority and dealing with discrimination in the workplace was their fourth. Men with less training and experience are hired at higher salaries than women earn for the same job. Promotion opportunities are infrequent and usually go to men before women. Women do not speak up about pay discrimination for fear of losing their jobs.
- 4) ***Better Jobs and Benefits*** – Area factories hire temporary workers through employment agencies to avoid paying benefits. Factories require temps to work 12-hour shifts, 7 days per week. This makes it impossible for women to maintain a family life.
- 5) ***Job Training and Education*** – Women who work and have children have a hard time going to college. Many cannot afford to get an education. Tennessee Technology Center students who complete business science and licensed practical nursing programs may be able to raise their earnings from \$6 to \$10 an hour, but still will not make a living wage upon graduation.
- 6) ***Domestic Violence*** - This is a secret issue that is unreported because many Pulaski women are caught in a cycle of fear. They are afraid to leave the financial security of their abusive marriage and they are ashamed to discuss it with anyone. Many women are not aware of the support available to help them leave an abusive husband.

### Participants' Recommendations

- 1) **Healthcare** – The group felt that this is a national issue that would require a national solution.
- 2) **Childcare** – Women being fired for missing work to care for sick children should study the labor laws related to this issue. Pulaski should start a 24-hour Community Childcare program as a public/private partnership. Companies should be encouraged to provide on-site childcare (offered now at Saturn) at reduced rates to help working mothers. Companies should offer women more flexible hours and allow them to work through breaks and lunch. A woman recommended that two women share one job to provide companies with a more reliable workforce. Another suggested that family members develop support networks to watch children while mothers work.
- 3) **Employment Discrimination** – Women encountering pay discrimination should complain to the personnel department or the Equal Employment Opportunity Office. Pulaski women should form an organization to address women's problems and inequitable wages. Women should become more politically active. They should take action by voting and contacting state leaders. Companies should be required to post salaries to prevent men from making more money than women make for the same work.
- 4) **Factory Jobs** - Temporary agencies should be regulated to reduce the incentives for them to hire temporary employees. Making the public more aware of factories' mistreatment of people would bring public attention to these workers' problems and increase public demand for solutions.
- 5) **Job Training and Education** – Girls need to be taught life skills to become strong and independent. They must learn how to stand up for themselves and their rights. They can learn many of these skills through participation in sports. Women who are already employed should explore whether their employers would pay college tuition and fees. They should also explore funding from private donors, scholarships and financial aid.
- 6) **Domestic Violence** - Pulaski needs a domestic violence shelter, transitional housing and services for battered women who live with an abuser and need help. Women cannot get back on their feet after leaving an abuser without transitional housing. The school system should bring in speakers to teach students about anger management and educate them against domestic violence.

**Pulaski Listening Tour  
Tennessee Technology Center  
June 6, 2000**

*Executive Summary*

Council member Brenda Speer arranged and facilitated this meeting hosted by Pulaski's Tennessee Technology Center. Council Listening Tour Co-Chair Yvonne Wood and Executive Director Barbara Devaney also attended. Sixteen Technology Center students, faculty, staff and a JTPA (Job Training Partnership Act) counselor participated in the discussion and completed questionnaires. The Center provides technical instruction and skill training in trade, technical and other occupations. Unfair working conditions in factories, employment discrimination and retaliation, lack of childcare and healthcare and balancing family and work demands, especially for single parents, were the group's key issues. The group recommended workplace, marital, educational and interpersonal remedies to address their issues.

*Discussion*

- 1) ***Factories*** - Temporary staffing agencies employ most factory workers as "temps" who allegedly are required to work twelve hour days, seven days a week, for up to a year in plants owned by companies headquartered in other states. These companies open plants in Tennessee to take advantage of an opportunity to pay lower wages and no benefits to temps. Temps have been fired on the spot if they missed one day of work for illness or other personal reasons. Women said they would do anything to avoid working in factories under these conditions.
- 2) ***Sex Discrimination*** - Participants said men held most supervisory and management positions. Male supervisors ignored women's issues, paid women less than men for the same work and denied women promotions. Even when qualified women applied, inside male candidates usually got the jobs. Male bosses advised women not to apply. Since women who complained about discrimination were labeled as troublemakers, others tended to stay quiet about mistreatment to retain their jobs.
- 3) ***Family and Work Overload*** - Women, especially those who were single, found working, attending school and caring for their families and homes with little or no help from men to be difficult. One exception was a father who drove his daughter twenty miles to and from school daily and cared for her child one day a week. Another was a husband who worked a night shift to care for their children during the day while his wife worked.
- 4) ***Health Insurance and Childcare*** - Obtaining and affording health insurance and childcare were high priorities for these women, who usually had to take time off from work to take their children or elderly parents for medical care.
- 5) ***Better Jobs and Benefits*** - Ten of the eleven students were training to become secretaries or licensed practical nurses. Neither of these jobs pays a living wage in the Pulaski area.

### Participants' Recommendations

- 1) **Factories** – The Council should locate, or develop, and disseminate materials to educate women about their rights as employees. The legality of the hiring and benefit practices of Pulaski area factories needs to be studied.
- 2) **Family and Work Overload** – Women must have the confidence to demand that their marriages be equal partnerships and a model for their own children. Children need to see women and men sharing household and family responsibilities.
- 3) **Healthcare** – The community must recruit doctors to move to the area and offer non-traditional office hours.
- 4) **Childcare** – Employers must create policies to make it more feasible for women to work. This includes on-site childcare as a routine fringe benefit and childcare for sick children.
- 5) **Better Jobs and Benefits** – The Tennessee Board of Regents' Technology Center plans must advocate childcare, transportation, financing and expanded marketing to women. Research from the Tennessee Department of Economic and Community Development what new industries and companies are moving to Tennessee. Also, find out what type of pay and benefit packages the new jobs bring to the communities.
- 6) **Job Training** – Review Board of Regents' research to determine the types of training women are receiving from Technology Centers statewide and whether graduates are able to earn a living wage in their chosen field. The Technology Centers must advertise program and financial aid opportunities to women and offer on-site childcare and transportation assistance. Schools, churches and other institutions need to encourage girls to prepare for any career, not just those currently dominated by women.

# SOUTHEAST TENNESSEE DEVELOPMENT DISTRICT

## PRIORITIES:

- 1) Finding quality, affordable healthcare
- 2) Finding quality, affordable housing
- 3) Increasing women's education



**Chattanooga Listening Tour**  
**28<sup>th</sup> Legislative District Community Development Corporation**  
**December 17, 1999**

*Executive Summary*

Council member Representative Tommie Brown hosted, arranged and facilitated this meeting with eighteen African American women leaders. Council Chair Ronnie Steinberg, Council member Jo Walters and Executive Director Barbara Devaney assisted. The group wanted the Council to help women identify business opportunities and to encourage corporations to become more supportive of families by offering on-site childcare and eliminating “nightmare” twelve-hour shifts. The group discussed discrimination against African Americans in criminal sentencing and the difficulties ex-offenders face in getting jobs. Another primary concern was that schools suspend students who misbehave, but that these students still need an education. Home maintenance for low-income women was also discussed.

*Discussion*

- 1) **Employment** – Too many jobs do not pay a living wage. People in these jobs cannot even afford transportation, much less computers in their homes for their school-aged children. Potential business owners do not know what new businesses are needed in communities.
- 2) **Childcare** – People in minimum wage jobs cannot afford childcare. Twelve-hour work shifts force parents to leave children home alone and not serve dinner until late in the evening. Parents are absent from their children’s daily activities, especially in the evening hours, which makes some youths turn to gangs.
- 3) **Education** – The teaching profession is not well respected. Too many children drop out of school. In some schools, students who are late to school are sent to the auditorium, enabling them to avoid classes they do not want to attend. Students are expelled for bad behavior. Many parents cannot read, so they cannot help their children with homework. Some cannot vote because they cannot read the ballots. Children in low-income families that move frequently or are homeless cannot regularly attend the same school.
- 4) **Health** – Teen pregnancy interrupts girls’ education and results in illiteracy and poor parenting. Many people are angry and have weak interpersonal relationships. Drug and child abuse is too common. Elderly people have trouble finding doctors who accept TennCare and getting transportation to doctor appointments.
- 5) **Discrimination** – African Americans tend to be incarcerated while whites get probation for the same crimes. Lenders discriminate in giving credit to African Americans.
- 6) **Housing** – Low-income families have difficulty maintaining their homes and need help to prevent foreclosures.

### Participants' Recommendations

- 1) **Employment** – Corporations should offer eight-hour shifts and jobs that pay a living wage so that people can care for their families. They should offer transportation for people in low-wage jobs. Communities should identify businesses they need and advertise them to potential new business owners.
- 2) **Childcare** - The Council should encourage corporations to provide childcare, either on-site or as a fringe benefit, and offer sick childcare. The Council should work with corporations to create new technology jobs that will allow parents to work out of their homes.
- 3) **Education** – Teachers' status should be raised. Children who are late to school or misbehave should not be suspended, but forced to stay in school. Parents who cannot read should be offered literacy tutoring with their children after school. Schools should offer courses on how to manage finances, especially credit cards.
- 4) **Health** – Communities and parents should educate children about personal health, hygiene and self-esteem. Social institutions such as families, churches and schools should teach people how to manage anger and to have positive interpersonal relationships.
- 5) **Discrimination** – People should only shop at stores that hire “women who look like me.” People who cannot read should be able to select their candidates by photographs. Lending institutions that discriminate against African Americans should be reported.
- 6) **Housing** – Communities should form groups of retired craftsmen to help repair low-income elderly people's homes. Low-income homeowners should receive training for maintaining their homes.



**Chattanooga Listening Tour**  
**Wally's Restaurant**  
**April 29, 2000**

Council member Jo Walters convened a group of 22 Chattanooga women from a broad range of socioeconomic levels and occupations. Council Chair Ronnie Steinberg, Council member Representative Tommie Brown and Executive Director Barbara Devaney were also present.

*Discussion*

- 1) ***Education*** – Teachers say that girls do not understand that they will have to support their families. Some girls' low self-esteem hinders them in preparing for lucrative careers. Since teachers' pay is low, men avoid the field and boys do not have enough male role models. Many schools pay higher supplements to male teachers who coach sports teams than to female teachers who coach. Some adult women would like to attend college, but do not know how to get financial aid or have too many family responsibilities.
- 2) ***Financial Issues*** - Women need exceptional financial management skills to provide for their families' basic needs while earning low wages. Banks discriminate against women, especially black women, in granting credit and capital. Women who have been homemakers have no financial safety net when they get divorced. One divorced woman said she could not make it on her salary, but said her income was \$10 over the maximum allowable for her to qualify for food stamps.
- 3) ***Childcare*** - Women with minimum wage jobs cannot afford childcare. Mothers of young children lose pay and sometimes jobs when they stay home from work to care for sick children. Corporations should pay a living wage. The courts need to do a better job of enforcing child support.
- 4) ***Healthcare*** - Many Chattanooga women work full-time without healthcare benefits. Hence, some women cannot obtain healthcare even for serious, life threatening illnesses. Mental illness can develop. Many women care for their elderly, infirm parents who have multiple healthcare needs.
- 5) ***Pay Equity*** – Non-profit organizations, which are female dominated, are not participating in the economic boom. Too often, women take jobs that do not pay well. Both sex and race discrimination are "alive and well," according to one attendee. A Chattanooga hospital will not give applications for Emergency Medical Technician jobs to women. Women in non-traditional, male dominated jobs are often sexually harassed and overlooked for promotions.
- 6) ***Families First*** – Some women said Families First caseworkers hold back information about training, education and other services women can get through their agency. Others said caseworkers are condescending, rather than helpful toward their clients.
- 7) ***Political Participation*** – Women's voices are absent in the legislature. Women don't vote or run for office.

### Participants' Recommendations

- 1) **Education** – Schools should increase teachers' pay and hire more guidance counselors to steer girls into careers. Schools should encourage girls to set their sights higher, become leaders and develop high self-esteem. Girls and women need information about college financing and scholarship opportunities. Colleges should assist students with childcare and transportation.
- 2) **Financial Management** – Courts should do a better job of enforcing child support orders so single mothers can adequately care for their children.
- 3) **Childcare** – The State should encourage employers to offer on-site childcare and should offer tax incentives to employers that offer childcare.
- 4) **Healthcare** - A Chattanooga nurse practitioner opened a free health care clinic for people without health insurance. More women should take advantage of this facility.
- 5) **Pay Equity** - Tennessee should discourage new businesses from relocating here if they do not pay a living wage or benefits to employees. Some attendees said that women should form unions to bargain for better wages and benefits.
- 6) **Families First** – Caseworkers should encourage women to get training and education, not just to take jobs with low wages and no future.
- 7) **Political Participation** – Women need to run for office and contact politicians when they are voting on issues that affect women. They need to be more involved in politics, register to vote and vote in elections.

# STATEWIDE LISTENING TOURS

## PRIORITIES:

- 1) Finding quality, affordable healthcare
- 2) Dealing with discrimination in the workplace
- 3) Finding quality, affordable childcare



**Statewide Listening Tour**  
**Tennessee Network for Community Economic Development (TNCED),**  
**Nashville Office**  
**September 29, 2000**

*Executive Summary*

Executive Director Barbara Devaney arranged and facilitated this meeting with 15 TNCED staff members, who work across the state. TNCED works with non-profit organizations to help citizens increase their income and assets. The group believes women must concentrate both on increasing their income and assets to achieve financial security. Women without sufficient income or assets tend to return to abusive men. The group discussed the high cost of childcare relative to women's incomes and the need for employers to either raise wages or provide childcare. The group thought education was the key to economic self-sufficiency. They think that state agencies need to do a better job of informing women about training and educational opportunities.

*Discussion*

- 1) ***Childcare*** – Jobs are not always readily available in rural areas. Women with children cannot usually take second shift jobs and often have to work part-time because there is a lack of childcare. Many women spend half of their paychecks on childcare. Many childcare centers will not accept Department of Human Services (DHS) childcare vouchers because DHS takes too long to pay the centers.
- 2) ***Domestic Violence*** – The Sevierville Domestic Violence Program and others do not have enough money to run necessary programs. Women return to battering situations because of economics. Women struggle to establish themselves. They cannot afford to hire lawyers to get divorces or fight custody battles. The new battleground is not orders of protection, but custody after divorce. Battering men are getting custody of their children after they report women for neglecting their children because they cannot afford to buy the basics. Women are returning to batterers to be with their children. Families First women do not tell anyone about the child abuse in their homes because they fear they will lose custody of their children. There is a lot of unreported child sexual abuse.
- 3) ***Income and Asset Development*** – Because women's pay is so low, many have two jobs and cannot spend enough time with their children. They have no savings for emergencies, such as car repairs. Women who earn less than \$7 per hour with no benefits are on the road to failure.
- 4) ***Education*** – Tennessee women earn low incomes because they lack education. It is hard for women, especially those with children, to return to school after dropping out. Women do not know how to use the Internet and do not understand technology. Government agencies do not give them the information they need about training and educational opportunities. DHS workers may not always take the time to explain their programs to women.
- 5) ***Employment*** – There are very few jobs in some parts of Tennessee. Cities such as Jellico, in East Tennessee, are 25 minutes away from the nearest jobs. People there cannot take advantage of training because they are reading at a sixth grade level.

Most of the women live on public assistance. Women drive to Kentucky to get food and hide it from their children to make it last until the end of the month.

- 6) ***Minority and Immigrant Women*** – Many female immigrants live in the projects and have problems because they do not speak English. They experience discrimination because they are foreign. Sometimes, if they get away from abusive men, they have to return because they cannot make it on their own.

#### *Participants' Recommendations*

- 1) ***Childcare*** – Employers should consider either subsidizing or offering on-site childcare to attract female employees. The Tennessee Department of Human Services needs to reimburse childcare centers faster so that more centers will accept DHS vouchers. If employers do not want to raise wages, they need to offer on-site childcare.
- 2) ***Domestic Violence*** – TNCED has income and asset development programs to help women increase their wealth and financial security so they do not have to go back to batterers. More women need to access this service.
- 3) ***Income and Asset Development*** – If women have better paying jobs, they have fewer problems. Women need to access TNCED and other services to become financially self-sufficient. They need to make mortgage payments rather than rent payments. Many women are on waiting lists for public housing. They are doubling up and bouncing around between families. Tax reform is needed to fund services for women's education and to decrease the amount of sales tax paid by the poor.
- 4) ***Education*** – Education is the key to better jobs. The state needs to invest more money in education. Organizations need to find funding and support to help women get GEDs, finish high school and go to college. Tennessee governmental agencies need to work together. DHS workers need to do a much better job of explaining educational and training benefits to Families First participants.

**Statewide Listening Tour  
Tennessee Female Cabinet Members  
State Capitol  
September 29, 2000**

*Executive Summary*

Council Listening Tour Co-Chair Yvonne Wood, Council members Jane Powers, Linda Knight and Yasmeen Mohiuddin and Executive Director Barbara Devaney met with Tennessee Cabinet members Eleanor Yoakum, Chief of Staff, Ann Pope, Commissioner of Commerce and Insurance and Dorothy Shell, Commissioner of Personnel. Council members reviewed preliminary results of their listening tours, asked the Cabinet's opinions on Tennessee women's economic issues and discussed how state government could help collect data on Tennessee women. The Cabinet members felt the Council should concentrate on collecting data substantiating women's economic disadvantages to create a compelling basis for improving economic conditions for women. They thought that once data were collected, the Council should educate the General Assembly and the public at large about women's economic status and issues.

*Discussion*

- 1) ***Jobs and Benefits*** – These cabinet members complimented Governor Sundquist for his inclusive cabinet which includes an unprecedented number of women. According to Commissioner Shell, the Personnel Department does not separate salary data by sex. She added that clerical staff members, who are mostly female, earn low wages.
- 2) ***Education*** – The group thought that education is the one thing that would change economics for women. Women without high school diplomas are just surviving. Tennessee is one of the states ranked lowest in the nation for its number of high school and college graduates. Girls are avoiding math and science courses.
- 3) ***Communication***– There was some feeling that women are so polite that they are often ignored.

*Participants' Recommendations*

- 1) ***Job Training*** – The Cabinet members recommended meeting with Commissioner Michael McGill to learn more about job training programs for Tennessee women.
- 2) ***Education*** - It is important to influence girls in middle school to encourage them to study math and science. An American Association of University Women report documents how and why girls avoid studying science and math. The Council should distribute this report to the legislators. The legislators need to be convinced that education is important enough to raise revenues to improve it.
- 3) ***Communication*** - Women should improve their networking and should be taught assertive communication skills so they will be taken more seriously.





# STATEWIDE PARTICIPANT DEMOGRAPHICS



## FACTS ABOUT LISTENING TOUR PARTICIPANTS

Number Attending 587

Number Completing Questionnaires 327

### Sex

Female	314
Male	13

### Race

Caucasian	196
African American	113
Asian	2
Hispanic	1
Other	6
No Response	9

### Age

Under 20	10
20-29	53
30-39	80
40-49	89
50-59	56
60-69	21
70-79	11
No Response	7

### Marital Status

Married	147
Single	66
Divorced	88
Widowed	16
Other	8
No Response	2

### Children in Home (under age 18)

Yes	163
No	154
No Response	10

### Level of Education

Less than Eighth Grade	1
Some High School	22
High School Graduate/GED	54
Some College	78
Associate's Degree	28
Bachelor's Degree	44
Some Graduate Work	21
Graduate Degree	66
No Response	13

### Total Household Income

Less than \$10,000	33
\$10,000-\$19,999	44
\$20,000-\$29,999	40
\$30,000-\$39,999	40
\$40,000-\$49,999	26
\$50,000-\$59,999	22
\$60,000-\$69,999	15
\$70,000-\$79,999	15
\$80,000-\$89,999	12
\$90,000-\$99,000	14
\$100,000-\$200,000	40
Greater than \$200,000	3
No Response	23

### Current Employment

Employed	238
Part-Time	76
Full-Time	157
Temporary	5
Unemployed	65
Retired	16
No Response	8

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